

Thomas A. Loudat, Ph.D.
Economist

46-281 Auna Street
Kaneohe, Hawaii

September 26, 2006

Ian Mattoch
Law Offices of Ian Mattoch
Pacific Guardian Center Suite 1835
737 Bishop Street
Honolulu, Hawaii 96813

Re: updated losses to the estate/family of James Laughlin due to his death on 7/19/02

Dear Mr. Mattoch,

Enclosed you will find a copy of my **updated** report estimating losses to the estate/family of James Laughlin due to his death. The update is due to the passage of time. Lost income and benefits to the estate/family and the value of household services Mr. Laughlin would have provided had he survived comprise estate/family losses.

I reviewed the following case specific documents for my analysis.

1. 7/4/05 and 7/6/05 telephone interview with Mrs. Laughlin;
2. Tax Returns for the period from 1998 to 2002.

I have also relied on various secondary sources for information and data. These are appropriately cited within the report.

The estimated income loss to Mr. Laughlin's family/estate equals **\$5.59 million**. Report pages 2-6 present variables and variable values underlying my estimation and the source of the values. Generally, the analysis projects earnings and net income Mr. Laughlin received from his employment and business forward in time based on general and age-earnings increases expected for Mr. Laughlin had he survived. These projections (see p. 8) would seem conservative relative to Mr. Laughlin's potential to become a CFO. Based on earnings levels and deductions therefrom, retirement income is also estimated and projected to the end of Mr. Laughlin's normal life expectancy had he not died (see p. 5). The analysis deducts not only contributions to retirement Mr. Laughlin would deduct from his earnings income but also Federal, State and social security taxes and Mr. Laughlin's estimated personal consumption.

The value of Mr. Laughlin's benefits that he would have provided from his employment to his surviving family had he not died equals **\$137 thousand**. The report provides estimation details of this amount (see pp. 6 & 9).

The value of household services Mr. Laughlin would have provided to his family had he not died equals **\$534 thousand**. Estimation of this loss value relies on information provided by Mrs. Laughlin (see pp. 6-7).

I hold all opinions to a reasonable degree of economic certainty. I reserve the right to revise this report if new or un-reviewed information suggest such revisions are merited. If you have any questions please call. Aloha!

Sincerely,

A handwritten signature in black ink, reading "Thomas A. Loudat". The signature is written in a cursive, flowing style. The first name "Thomas" is written with a large, stylized 'T' and 'h'. The middle initial "A." is written in a smaller, simpler script. The last name "Loudat" is written with a large 'L' and a stylized 'd'.

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**SUMMARY OF FAMILY/ESTATE LOSSES TO JAMES LAUGHLIN DUE TO
HIS DEATH ON JULY 19, 2002**

Total After-Tax Lost Income

Column No. 1	2	3	4	5	6
Loss Item	Total Income	Income Taxes	<u>Deductions</u> Retirement	Personal Consumption	2-3-4-5 AFTER TAX LOSS
Past Totals (to 1/1/2007)	\$943,820	\$194,028	\$105,786	\$95,302	\$548,705
<u>Present Value Future Totals</u>	<u>\$7,869,693</u>	<u>\$1,529,526</u>	<u>\$502,993</u>	<u>\$795,451</u>	<u>\$5,041,722</u>
Present Value Total Loss	\$8,813,513	\$1,723,555	\$608,779	\$890,753	\$5,590,427

Value of Benefits Lost to the Surviving Family

1	2
Loss Item	Loss to Family
Past Totals (to 1/1/2007)	\$25,028
<u>Present Value Future Totals</u>	<u>\$111,546</u>
Present Value Total Loss	\$136,574

Value of Lost Household Services

1	2	3	4
Loss Item	Services Value	Personal Consumption	Loss to Family
Past Totals (to 1/1/2007)	\$71,184	\$7,109	\$64,075
<u>Present Value Future Totals</u>	<u>\$522,783</u>	<u>\$52,721</u>	<u>\$470,061</u>
Present Value Total Loss	\$593,966	\$59,830	\$534,136

**ESTIMATED LOSSES TO THE ESTATE
& FAMILY OF JAMES LAUGHLIN**

Model Variables	Value			Source
<u>Date/Ages</u>				
Analysis Date	9/26/2006			
First Contact Date				
<u>Birthdate Information</u>	<u>James</u>	<u>Raginae</u>	<u>Chloe</u>	
Date	9/23/1963	5/14/1969	5/31/00	7/4/05 RL
Current Age	43.0	37.4	6.3	calculated
Age Expected Support to			21.00	
would have supported through college, absolutely				7/4/05 RL
both had extended educations & would have expected to do the same for Chloe				
<u>Date of Death</u>				
Date	7/19/2002			7/4/05 RL
Age at DoD	38.8	33.2	2.1	calculated
<u>Worklife Expectancy at DoD</u>				
Stat Years	26.1	27.9		J. of Legal Economics, Vol. 11, No. 1,
work to	64.9	61.1		Spring/Summer 2001, p. 55, 70
educational levels	MBA	MA equiv in music		7/4/05 RL
<u>Life Expectancy (Caucasian)</u>				
Expected Years at DoD	41.50	48.30	http://www.cdc.gov/nchs/data/nvsr/nvsr53/nvsr53_06.pdf	
Age at Expected Death	80.32	81.48		calculated
<u>Background Variables</u>				
<u>Occupational</u>				
Employed at Excelon in Cambridge, MA				1998 Tax Return docs
Job Title: Managing Director, Financial Services Consultant				1998 Tax Return docs
Yearly Salary: approx. \$200,000				1998 Tax Return docs
<u>Mr. L Sch Business</u>				
some year better than others				7/4/05 RL
Sch C was unpredictable, why took regular job				7/4/05 RL
had written software, something he proposed to do for State of HI				7/4/05 RL
in HI for a business trip				7/4/05 RL
software to help small businesses with accounting system				7/4/05 RL
knew the law, a real niche				7/4/05 RL
wrote the software, marketed himself				7/4/05 RL
<u>Mr. L Employment</u>				
every year doing better and better				7/4/05 RL
getting promoted being actively recruited by other companies				7/4/05 RL
2002 would have been better than 2001				7/4/05 RL
had gotten a raise and was in process of building a house				7/4/05 RL
W-2 was a financial consultant, an executive position				7/4/05 RL
CEO wrote a letter how much they appreciated Jim after his death				7/4/05 RL
company gave a portion of his salary to help out the family when Jim died				7/4/05 RL
at time feared losing everything				7/4/05 RL
<u>Mrs. L Sch C</u>				
was not working at time of accident, caring for daughter				7/4/05 RL
was taking a break during summer time				7/5/05 RL
would have continued with music lessons				7/4/05 RL
would have re-commenced late August				7/5/05 RL

not doing now because an after school thing and Chloe needs Mom after school				7/4/05 RL			
still plays in the middle of the day for a charitable thing				7/4/05 RL			
not doing is directly related to the accident				7/4/05 RL			
may have had another child if no accident				7/5/05 RL			
Chloe was having problems post-DoD and needed Mom				7/4/05 RL			
<u>Benefits</u>							
health benefits all, a great plan				7/4/05 RL			
now has a personal plan for health insurance				7/4/05 RL			
Co. carried for a year post-accident				7/4/05 RL			
paid 50-100 per month deducted from pay check for premium				7/4/05 RL			
had own IRA				7/4/05 RL			
had stock options, was just awarded				7/4/05 RL			
\$ in IRA put into ed. Trust fund for Chloe				7/4/05 RL			
did not have a pension as of DoD, would have qualified for pension after 5 years							
James was considered an executive				7/4/05 RL			
Co. matched 401k contribution							
contributions:		2000	<u>W-2</u>	<u>Contrib.</u>	<u>%</u>		
			\$55,192	\$5,625	10%	2000 W-2s	
			\$67,519	\$10,128	15%	2000 W-2s	
		2001	\$168,361	\$10,500	6%	7/5/05 RL	
		SEP	\$2,097			2001 tax return	
		2002	\$78,438	\$7,844	10%	2002 W-2	
		IRA		\$3,000		2002 tax return	
<u>Historic Income</u>							
	Mr. L	<u>Mr. L Schedule C</u>		<u>Mrs. L Schedule C</u>		Mr. L Unreimb	
<u>Year</u>	<u>W-2</u>	<u>Gross</u>	<u>Net</u>	<u>Gross</u>	<u>Net</u>	<u>Other</u>	<u>Expenses</u>
1998	\$100,443	\$5,500	\$2,965			\$0	\$4,352 tax return
1999	\$100,760	\$4,000	\$1,764	\$10,262	(\$12,110)	\$0	\$0 tax return
2000	\$103,266		\$0	\$4,953	\$3,514	\$0	\$550 tax return
2001	\$168,361	\$41,948	\$25,002			\$7,144	\$0 tax return
2002	\$78,438		\$26,317		\$0	\$20,338	tax return
2003					\$0		7/4/05 RL
2004					\$0		7/4/05 RL
2005					\$0		7/4/05 RL
<u>Notes</u>							
1	The 2002 W-2 amount equals Mr. L's "Excelon Deferred Compensation"						\$100,000
	"Department of Business" income of				\$8,250	as reported in his Estate Tax Return	
	for 2002.						
<u>Earnings Capacity</u>							
<u>ERI's Salary Assessor</u>							
Today's Date:		9/26/06		Today's Date:		9/26/06	
Total Compensation (values in United States Dollars)				Total Compensation (values in United States Dollars)			
Consultant 2		eDOT:189. SOC: 131111		Financial Analysis Manager		eDOT:161.1 SOC: 113031	
<u>Yrs Exp</u>	<u>10th</u>	<u>Mean</u>	<u>90th Percentile</u>	<u>Yrs Exp</u>	<u>10th</u>	<u>Mean</u>	<u>90th Percentile</u>
20	\$107,451	\$127,967	\$151,063	16	\$93,452	\$112,641	\$134,393
19	\$106,261	\$126,553	\$149,391	15	\$91,852	\$110,717	\$132,092
18	\$104,819	\$124,838	\$147,363	14	\$90,135	\$108,652	\$129,622
17	\$103,133	\$122,835	\$144,993	13	\$88,308	\$106,454	\$126,995
16	\$101,218	\$120,558	\$142,300	12	\$86,378	\$104,134	\$124,220
15	\$99,085	\$118,024	\$139,302	11	\$84,356	\$101,701	\$121,312
14	\$96,752	\$115,250	\$136,022	10	\$82,248	\$99,166	\$118,280

13	\$94,233	\$112,257	\$132,481	9	\$80,064	\$96,540	\$115,139
12	\$91,547	\$109,064	\$128,705	8	\$77,812	\$93,832	\$111,901
11	\$88,711	\$105,694	\$124,718	7	\$75,514	\$91,068	\$108,596
10	\$85,745	\$102,168	\$120,547	6	\$73,166	\$88,244	\$105,219
9	\$82,464	\$98,268	\$115,935	5	\$70,776	\$85,370	\$101,782
8	\$79,106	\$94,276	\$111,214	4	\$68,353	\$82,457	\$98,299
7	\$75,690	\$90,215	\$106,411	3	\$65,907	\$79,515	\$94,781
6	\$72,235	\$86,109	\$101,553	2	\$63,446	\$76,555	\$91,241
5	\$68,760	\$81,978	\$96,668	1	\$60,977	\$73,586	\$87,691
4	\$65,284	\$77,846	\$91,781	Area:			
3	\$61,823	\$73,732	\$86,915	Indianapolis, Indiana			
2	\$58,394	\$69,656	\$82,095				
1	\$55,012	\$65,636	\$77,340				
Area: Indianapolis, Indiana				Indianapolis, Indiana			
Industry: All Industries							
ERI Account Number: 49,777							
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<u>ERI's Executive Compensation Assessor</u>							
Today's Date: 9/26/06							
Total Compensation (values in United States Dollars)							
Financial Analysis Director eDOT:189.11				SOC: 113031			
Revenue	10th Percentile		Survey Mean	90th Percentile			
1,000,000,000	\$135,038	\$177,456	\$227,810	\$193,203			
100,000,000	\$104,333	\$137,161	\$176,011	\$154,737			
10,000,000	\$79,959	\$105,172	\$134,892	\$119,268			
Area: Indianapolis, Indiana							
Industry: All Industries							
ERI Account Number: 49,777							
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Assessor Series data leased to subscriber.							
Re-sale of Assessor data is prohibited.							
<u>Alternate Titles</u>							
Director Financial Analysis							
<u>Overview</u>							
Guides and directs financial analysis, evaluation, and report generation activities in a manner designed to protect assets, meet reporting requirements, provide timely, meaningful reporting of operations and effectively plan for and audit the financial needs of the firm.							
<u>Typical Functions</u>							
Typically reports to Top Financial Officer and Manager Financial Analysis reports to this position.							
Protects company assets through development and implementation of sound accounting policies and procedures.							
Provides for sound and timely managerial decisions and controls through provision of evaluated financial operational data and information to management.							
Provisions adequate capital to meet current and future needs through development of an economical capital structure.							
Assures optimum utilization of financial resources through sound forecasting and cash management.							
Minimizes tax liabilities through planning, researching, executing, and defending all federal, state, local and foreign taxes applicable to the corporation.							
Ensures continuing departmental effectiveness through selection, training, development and motivation of a competent staff.							

Chief Financial Officer		eDOT:189.11	SOC: 111021	
Revenue	10th Percentile		Survey Mean	90th Percentile
1,000,000,000	\$253,913	493,850	\$792,991	\$738,328
100,000,000	\$144,325	280,974	\$450,737	\$413,105
10,000,000	\$96,106	187,309	\$300,146	\$300,124
Area:	Indianapolis, Indiana			
Industry:	All Industries			
ERI Account Number:	49,777			
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Assessor Series data leased to subscriber.				
Re-sale of Assessor data is prohibited.				
<u>Alternate Titles</u>				
CFO; Financial Top Officer; Top Financial Officer; Vice President Finance				
<u>Overview</u>				
Directs and coordinates company's financial affairs according to financial principles and government regulations.				
<u>Typical Functions</u>				
Establishes major economic objectives and policies for the company.				
Directs and prepares financial analyses of operations for guidance of management.				
Typically reports to Chief Executive Officer or Chief Operations Officer and director level personnel report to this position.				
Reports and recommends to top management or board of directors in regard to policies and programs.				
Plans and directs new operational procedures to obtain optimum efficiency and reduced costs.				
Establishes extensive line of credit.				
Directs receipt, disbursement, and expenditures of money or capital assets.				
Directs preparation of budgets and financial forecasts.				
Approves and signs documents effecting monetary transactions.				
Directs the activities concerned with safekeeping, control, and accounting for assets and securities.				
Analyzes division or department budget requests to identify areas in which reductions can be made, and allocates operating budget.				
Directs the preparation of reports which outline company's financial position in areas of income, expenses, a and earnings based on past, present and future operations.				
Directs preparation of directives to division or department administrator outlining policy, program, or operating changes to be implemented.				
Promotes organization in financial markets to assure sources of capital.				
<u>Comments</u>				
position description accurate but functions more for clients versus internally for Co.				7/5/05 RL
it is likely James could have become a CFO				7/5/05 RL
he was constantly being recruited by head hunters				7/5/05 RL
<u>Income over Expected Life</u>				
<u>Pre-Retirement Household Income</u>				
	Mr. L			
	<u>W-2</u>	<u>Sch C</u>	<u>Other</u>	
2002	\$172,974	\$26,317	\$2,381	Mr. L 2001 increased by ECI & actual
2003	\$178,245	\$27,119	\$2,454	Mr. L 2002 increased by ECI
2004	\$182,528	\$27,771	\$2,513	Mr. L 2003 increased by ECI
2005	\$187,251	\$28,489	\$2,578	Mr. L 2004 increased by ECI
2006	\$192,494	\$29,287	\$2,650	Mr. L 2005 increased by ECI
Other - the 1999-2001 average				
post-2005 - age-earnings changes to retirement				
<u>Post-Retirement Household Income</u>		<u>\$210,029</u>	see report p. 11	
Retirement Income as a % of Final Year Earnings		97%	calculated	
55-64 high income class income	\$123,573	ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0203/agebyinc/x55to64.txt		
>64 high income class income	\$120,302	ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0203/agebyinc/x65orup.txt		

<u>Benefits</u>			
2002 Employer Provided Health Premium (family)	\$8,159	calculated	
2003 Health Premium (family)	\$9,059	HMSA, HDS & VSP (2002\$)	
Employee Monthly Cost	\$900	7/4/05 RL	
Annual Rate of Change to 2005		see p. 12	
Real Annual Rate of Change post-2005 to age 65	0.65%	calculated	
Med CPI Inflation	3.93%	see p. 12	
Wage Inflation	3.25%	see p. 13	
<u>Deductions</u>			
<u>Other Deductions</u>			
<u>Tax Rates</u>			
Federal	20.3%	2001 Fed tax rate	
State& Local Income Tax as a % of Federal (2000)	3.4%	http://swz.salary.com/salarywizard/layouthtmls/swzl_statetaxrate_1	
<u>Retirement Deductions</u>			
401k deduction from W-2 earnings	10.0%	2002 amount	
IRA deduction as a % Sch net income	11.4%	2002 amount	
<u>Social Security</u>			
W-2 Earnings	6.2%	social security	
max earnings \$87,000		2004 maximum (reduced by CPI pre-02)	
<u>Personal Consumption Rate</u>			
Estimating Equation	Size	Intercept	Slope
	1	9.2805	(0.4746)
	2	9.8878	(0.6107)
	3	8.7760	(0.5271)
	4	9.0384	(0.5619)
	5	8.6234	(0.5259)
<u>Inflation Adjustments</u>			
2002	0.9862	calculated from p. 14	
2003	0.9708	calculated from p. 14	
2004	0.9492	calculated from p. 14	
post-2004	0.9246	calculated from p. 14	
<u>Household Services</u>			
<u>Mrs. L Comments</u>			
James did not do a lot of housework but he contributed		7/4/05 RL	
was a big cook, Mrs. L did clean -up		7/4/05 RL	
was home 4 nights, would cook every night		7/4/05 RL	
on weekends cooked for extended family		7/4/05 RL	
did the taxes		7/4/05 RL	
now has an accountant		7/4/05 RL	
James was a financial wizard		7/4/05 RL	
was very handy, must hire out now		7/4/05 RL	
live in an older home that required a lot of repairs		7/4/05 RL	
did all yard work, did irrigation systems, planted flowers		7/4/05 RL	
now hire out to fill all activities		7/4/05 RL	
helped with shopping		7/4/05 RL	
did grocery shopping for cooking		7/4/05 RL	
had done several renovations, beyond small		7/4/05 RL	
went from a 2-to 4-bedroom home		7/4/05 RL	

planned all vacations					7/4/05 RL
if had a seminar would plan around for family to go					7/4/05 RL
when home took care of Chloe					7/4/05 RL
cared for all day Saturday so Reginae had day off					7/4/05 RL
did a lot of stuff for his parents					7/4/05 RL
helped his brother who had 5 children					7/4/05 RL
was very handy, helped with computers					7/4/05 RL
very close with his parents					7/4/05 RL
family lived close by					7/4/05 RL
<u>Dollar Value per Week</u>					
Source: Expectancy Data, "The Dollar Value of a Day," 2003 Dollar Valuation,)					
	<u>1 child < 13</u>		<u>1 child 13-17</u>		<u>No Child to Retirement</u>
<u>Household Production</u>	<u>Statistical</u>	<u>Mr. L Est.</u>	<u>Statistical</u>	<u>Mr. L Est.</u>	<u>Statistical</u> <u>Mr. L Est.</u>
inside housework	1.32	1.32	1.61	1.61	0.81 0.81
food cooking & cleanup	1.92	4.50	1.70	3.98	1.35 3.16
pets, home & vehicles	4.20	4.20	5.35	5.35	6.19 6.19
household management	1.10	2.00	1.28	2.33	1.10 2.00
shopping	2.32	1.00	2.05	0.88	1.62 0.70
obtaining services	0.12	0.50	0.18	0.75	0.25 1.04
travel for household activities	2.12	2.12	2.29	2.29	1.73 1.73
<u>Providing Care</u>					
household children	6.44	6.44	1.35	1.35	0.00 0.00
household adults	0.21	0.21	0.11	0.11	0.18 0.18
non-household members	0.55	1.00	0.63	1.15	1.09 1.98
travel for household members	0.38	0.38	0.71	0.71	0.13 0.13
travel for non-household members	0.35	0.75	0.25	0.54	0.45 0.96
Totals	21.03	24.4	17.5	21.0	14.9 18.9
Total Value per Week	\$233	\$270	\$199	\$239	\$171 \$217
	<u>Age 65-75 Retired</u>		<u>> 75 Retired</u>		<u>2003\$ Value</u>
<u>Household Production</u>	<u>Statistical</u>	<u>Mr. L Est.</u>	<u>Statistical</u>	<u>Mr. L Est.</u>	<u>per hour</u>
inside housework	2.04	2.04	1.32	1.32	\$10.00
food cooking & cleanup	2.24	5.25	2.34	5.48	\$9.53
pets, home & vehicles	9.67	9.67	8.08	8.08	\$11.62
household management	1.44	2.62	1.78	3.24	\$14.24
shopping	3.50	1.51	1.94	0.84	\$11.19
obtaining services	0.57	2.38	0.69	2.88	\$12.65
travel for household activities	2.96	2.96	1.93	1.93	\$11.69
<u>Providing Care</u>					
household children	0.10	0.10	0.00	0.00	\$10.46
household adults	1.39	1.39	1.11	1.11	\$10.88
non-household members	1.74	3.16	1.29	2.35	\$10.92
travel for household members	0.31	0.31	0.16	0.16	\$12.48
travel for non-household members	0.68	1.46	0.49	1.05	\$12.48
Totals	26.6	32.8	21.1	28.4	
Total Value per Week	\$286	\$374	\$242	\$327	
<u>Discount Rate</u>					
Real After Tax Interest Rate			0.48%	calculated	
Inflation Rate			3.25%	see p. 13	
After Tax Interest Rate			3.74%	calculated	
Nominal Interest Rate			4.70%	see report pp. 15, 16	
Average Tax Rate			20.29%	2001 tax return%	

SPREADSHEET Showing Detailed Loss Calculations

Col. 1	2	3	4	5	6	7	8	9	10
				<i>FAMILY & ESTATE INCOME I</i>					
				5+6+7				(5+6) x %	(5+6) x %
				<i>Household Income</i>				<i>Taxes</i>	
Period		Age		Mr. L				—	
From	To	Mrs. P	Mr. P	Earnings	Net Income	Other	Total	Federal	State
19-Jul-02	1-Jan-03	39.1	33.4	\$78,667	\$11,969	\$1,083	\$91,719	\$15,958	\$2,675
1-Jan-03	1-Jan-04	39.8	34.2	\$178,245	\$27,119	\$2,454	\$207,818	\$36,158	\$6,060
1-Jan-04	1-Jan-05	40.8	35.2	\$182,528	\$27,771	\$2,513	\$212,812	\$37,027	\$6,206
1-Jan-05	1-Jan-06	41.8	36.2	\$187,251	\$28,489	\$2,578	\$218,318	\$37,985	\$6,367
1-Jan-06	1-Jan-07	42.8	37.2	\$192,494	\$29,287	\$2,650	\$224,431	\$39,048	\$6,545
1-Jan-07	1-Jan-08	43.8	38.2	\$194,481	\$29,589	\$2,650	\$226,720	\$39,451	\$6,612
1-Jan-08	1-Jan-09	44.8	39.2	\$196,295	\$29,865	\$2,650	\$228,811	\$39,819	\$6,674
1-Jan-09	1-Jan-10	45.8	40.2	\$197,934	\$30,115	\$2,650	\$230,699	\$40,152	\$6,730
1-Jan-10	1-Jan-11	46.8	41.2	\$199,396	\$30,337	\$2,650	\$232,383	\$40,448	\$6,779
1-Jan-11	1-Jan-12	47.8	42.2	\$200,682	\$30,533	\$2,650	\$233,865	\$40,709	\$6,823
1-Jan-12	1-Jan-13	48.8	43.2	\$201,795	\$30,702	\$2,650	\$235,147	\$40,935	\$6,861
1-Jan-13	1-Jan-14	49.8	44.2	\$202,732	\$30,845	\$2,650	\$236,227	\$41,125	\$6,893
1-Jan-14	1-Jan-15	50.8	45.2	\$203,493	\$30,960	\$2,650	\$237,103	\$41,280	\$6,919
1-Jan-15	1-Jan-16	51.8	46.2	\$204,079	\$31,049	\$2,650	\$237,778	\$41,398	\$6,939
1-Jan-16	1-Jan-17	52.8	47.2	\$204,490	\$31,112	\$2,650	\$238,252	\$41,482	\$6,953
1-Jan-17	1-Jan-18	53.8	48.2	\$204,725	\$31,148	\$2,650	\$238,523	\$41,530	\$6,961
1-Jan-18	1-Jan-19	54.8	49.2	\$204,786	\$31,157	\$2,650	\$238,593	\$41,542	\$6,963
1-Jan-19	1-Jan-20	55.8	50.2	\$204,671	\$31,140	\$2,650	\$238,460	\$41,518	\$6,959
1-Jan-20	1-Jan-21	56.8	51.2	\$204,380	\$31,095	\$2,650	\$238,126	\$41,460	\$6,949
1-Jan-21	1-Jan-22	57.8	52.2	\$203,914	\$31,024	\$2,650	\$237,589	\$41,365	\$6,933
1-Jan-22	1-Jan-23	58.8	53.2	\$203,274	\$30,927	\$2,650	\$236,851	\$41,235	\$6,911
1-Jan-23	1-Jan-24	59.8	54.2	\$202,458	\$30,803	\$2,650	\$235,911	\$41,070	\$6,884
1-Jan-24	1-Jan-25	60.8	55.2	\$201,466	\$30,652	\$2,650	\$234,768	\$40,868	\$6,850
1-Jan-25	1-Jan-26	61.8	56.2	\$200,299	\$30,474	\$2,650	\$233,423	\$40,632	\$6,810
1-Jan-26	1-Jan-27	62.8	57.2	\$198,957	\$30,270	\$2,650	\$231,878	\$40,360	\$6,765
1-Jan-27	1-Jan-28	63.8	58.2	\$197,441	\$30,040	\$2,650	\$230,131	\$40,052	\$6,713
1-Jan-28	1-Jan-29	64.8	59.2	\$195,747	\$29,782	\$2,650	\$228,179	\$33,565	\$6,655
1-Jan-29	1-Jan-30	65.8	60.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-30	1-Jan-31	66.8	61.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-31	1-Jan-32	67.8	62.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-32	1-Jan-33	68.8	63.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-33	1-Jan-34	69.8	64.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-34	1-Jan-35	70.8	65.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-35	1-Jan-36	71.8	66.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-36	1-Jan-37	72.8	67.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-37	1-Jan-38	73.8	68.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-38	1-Jan-39	74.8	69.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-39	1-Jan-40	75.8	70.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-40	1-Jan-41	76.8	71.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-41	1-Jan-42	77.8	72.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-42	1-Jan-43	78.8	73.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-43	1-Jan-44	79.8	74.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
1-Jan-42	1-Jan-45	79.8	74.2	\$190,566	\$28,994		\$219,560	\$32,676	\$6,479
Column Totals				\$8,295,736	\$1,262,151	\$69,579	\$9,627,467	\$1,580,994	\$282,055
Past Totals				\$819,186	\$124,635	\$11,278	\$955,098	\$166,176	\$27,852
Pr. Value Future Totals				\$6,830,473	\$1,039,219	\$55,219	\$7,924,911	\$1,297,290	\$232,236
Total Losses				\$7,649,659	\$1,163,854	\$66,496	\$8,880,010	\$1,463,466	\$260,088

SPREADSHEET Showi

Col. 1	2	3	11	12	13	14	15	16	17
<u>OSSES</u>						<u>HOUSEHOLD SERVICES</u>			
		(5+6) x %	(8&18) in eq.	8 x 12	5+6-9-10-11-13	12 x 15		15 x 16	
		<u>Deductions</u>							
Period From	To	Mrs. P	Soc. Sec. & Retirement	Personal Consumption Ratio	Amount	LOSS AMOUNT	Services Value	Self-Consump.	LOSS AMOUNT
19-Jul-02	1-Jan-03	39.1	\$16,835	10.1%	\$9,240	\$45,929	\$13,388	\$1,349	\$12,039
1-Jan-03	1-Jan-04	39.8	\$21,411	10.1%	\$20,936	\$120,798	\$13,693	\$1,379	\$12,313
1-Jan-04	1-Jan-05	40.8	\$21,927	10.1%	\$21,440	\$123,700	\$14,057	\$1,416	\$12,641
1-Jan-05	1-Jan-06	41.8	\$22,499	9.9%	\$21,700	\$127,190	\$14,534	\$1,445	\$13,089
1-Jan-06	1-Jan-07	42.8	\$23,114	9.8%	\$21,985	\$131,088	\$15,512	\$1,520	\$13,992
1-Jan-07	1-Jan-08	43.8	\$23,347	9.7%	\$22,091	\$132,568	\$15,512	\$1,511	\$14,000
1-Jan-08	1-Jan-09	44.8	\$23,560	9.7%	\$22,187	\$133,920	\$15,512	\$1,504	\$14,008
1-Jan-09	1-Jan-10	45.8	\$23,752	9.7%	\$22,274	\$135,141	\$15,512	\$1,498	\$14,014
1-Jan-10	1-Jan-11	46.8	\$23,924	9.6%	\$22,350	\$136,231	\$15,512	\$1,492	\$14,020
1-Jan-11	1-Jan-12	47.8	\$24,075	9.6%	\$22,418	\$137,190	\$15,512	\$1,487	\$14,025
1-Jan-12	1-Jan-13	48.8	\$24,205	9.6%	\$22,476	\$138,020	\$15,512	\$1,483	\$14,029
1-Jan-13	1-Jan-14	49.8	\$24,315	9.5%	\$22,525	\$138,719	\$15,512	\$1,479	\$14,033
1-Jan-14	1-Jan-15	50.8	\$24,405	9.5%	\$22,564	\$139,286	\$13,708	\$1,304	\$12,403
1-Jan-15	1-Jan-16	51.8	\$24,473	9.5%	\$22,594	\$139,723	\$13,708	\$1,303	\$12,405
1-Jan-16	1-Jan-17	52.8	\$24,521	9.5%	\$22,616	\$140,030	\$13,708	\$1,301	\$12,407
1-Jan-17	1-Jan-18	53.8	\$24,549	9.5%	\$22,628	\$140,206	\$13,708	\$1,300	\$12,407
1-Jan-18	1-Jan-19	54.8	\$24,556	9.5%	\$22,631	\$140,251	\$13,708	\$1,300	\$12,408
1-Jan-19	1-Jan-20	55.8	\$24,543	9.5%	\$22,625	\$140,165	\$12,459	\$1,182	\$11,277
1-Jan-20	1-Jan-21	56.8	\$24,509	9.5%	\$22,610	\$139,948	\$12,459	\$1,183	\$11,276
1-Jan-21	1-Jan-22	57.8	\$24,454	9.5%	\$22,586	\$139,601	\$12,459	\$1,184	\$11,275
1-Jan-22	1-Jan-23	58.8	\$24,379	9.5%	\$22,553	\$139,123	\$12,459	\$1,186	\$11,273
1-Jan-23	1-Jan-24	59.8	\$24,283	9.5%	\$22,510	\$138,514	\$12,459	\$1,189	\$11,270
1-Jan-24	1-Jan-25	60.8	\$24,167	10.3%	\$24,259	\$135,974	\$12,459	\$1,287	\$11,171
1-Jan-25	1-Jan-26	61.8	\$24,030	10.4%	\$24,205	\$135,096	\$12,459	\$1,292	\$11,167
1-Jan-26	1-Jan-27	62.8	\$23,872	10.4%	\$24,143	\$134,089	\$12,459	\$1,297	\$11,162
1-Jan-27	1-Jan-28	63.8	\$23,694	10.5%	\$24,072	\$132,950	\$12,459	\$1,303	\$11,156
1-Jan-28	1-Jan-29	64.8	\$23,496	10.5%	\$23,992	\$137,822	\$12,459	\$1,310	\$11,149
1-Jan-29	1-Jan-30	65.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-30	1-Jan-31	66.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-31	1-Jan-32	67.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-32	1-Jan-33	68.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-33	1-Jan-34	69.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-34	1-Jan-35	70.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-35	1-Jan-36	71.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-36	1-Jan-37	72.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-37	1-Jan-38	73.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-38	1-Jan-39	74.8		10.5%	\$23,086	\$157,318	\$21,482	\$2,259	\$19,223
1-Jan-39	1-Jan-40	75.8		10.5%	\$23,086	\$157,318	\$18,735	\$1,970	\$16,765
1-Jan-40	1-Jan-41	76.8		10.5%	\$23,086	\$157,318	\$18,735	\$1,970	\$16,765
1-Jan-41	1-Jan-42	77.8		10.5%	\$23,086	\$157,318	\$18,735	\$1,970	\$16,765
1-Jan-42	1-Jan-43	78.8		10.5%	\$23,086	\$157,318		\$0	\$0
1-Jan-43	1-Jan-44	79.8		10.5%	\$23,086	\$157,318		\$0	\$0
1-Jan-44	1-Jan-45	79.8		10.5%	\$23,086	\$157,318		\$0	\$0
Column Totals			\$636,894		\$967,578	\$6,090,367	\$643,915	\$64,982	\$578,933
Past Totals			\$105,786		\$95,302	\$548,705	\$71,184	\$7,109	\$64,075
Pr. Value Future Totals			\$502,993		\$795,451	\$5,041,722	\$522,783	\$52,721	\$470,061
Total Losses			\$608,779		\$890,753	\$5,590,427	\$593,966	\$59,830	\$534,136

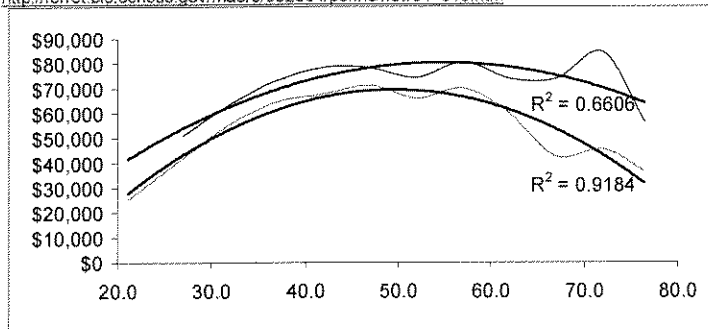
SPREADSHEET Showi

Col. 1	2	3	18	19	20	21	22
			<u>BENEFITS VALUE</u>			(22,231) 3,754 (34)	
Period From	To	Mrs. P	Annual Value	Lost to Family	# in Family	Age- Earnings	Chloe Age
19-Jul-02	1-Jan-03	39.1	\$3,711	\$2,474	3	\$72,009	2.4
1-Jan-03	1-Jan-04	39.8	\$8,487	\$5,658	3	\$72,769	3.1
1-Jan-04	1-Jan-05	40.8	\$8,516	\$5,677	3	\$73,756	4.1
1-Jan-05	1-Jan-06	41.8	\$8,335	\$5,557	3	\$74,674	5.1
<u>1-Jan-06</u>	<u>1-Jan-07</u>	<u>42.8</u>	<u>\$8,493</u>	<u>\$5,662</u>	<u>3</u>	<u>\$75,523</u>	<u>6.1</u>
1-Jan-07	1-Jan-08	43.8	\$8,493	\$5,662	3	\$76,302	7.1
1-Jan-08	1-Jan-09	44.8	\$8,493	\$5,662	3	\$77,014	8.1
1-Jan-09	1-Jan-10	45.8	\$8,493	\$5,662	3	\$77,657	9.1
1-Jan-10	1-Jan-11	46.8	\$8,493	\$5,662	3	\$78,231	10.1
1-Jan-11	1-Jan-12	47.8	\$8,493	\$5,662	3	\$78,735	11.1
1-Jan-12	1-Jan-13	48.8	\$8,493	\$5,662	3	\$79,172	12.1
1-Jan-13	1-Jan-14	49.8	\$8,493	\$5,662	3	\$79,540	13.1
1-Jan-14	1-Jan-15	50.8	\$8,493	\$5,662	3	\$79,838	14.1
1-Jan-15	1-Jan-16	51.8	\$8,493	\$5,662	3	\$80,068	15.1
1-Jan-16	1-Jan-17	52.8	\$8,493	\$5,662	3	\$80,229	16.1
1-Jan-17	1-Jan-18	53.8	\$8,493	\$5,662	3	\$80,322	17.1
1-Jan-18	1-Jan-19	54.8	\$8,493	\$5,662	3	\$80,345	18.1
1-Jan-19	1-Jan-20	55.8	\$8,493	\$5,662	3	\$80,300	19.1
1-Jan-20	1-Jan-21	56.8	\$8,493	\$5,662	3	\$80,186	20.1
1-Jan-21	1-Jan-22	57.8	\$8,493	\$5,662	3	\$80,003	21.1
1-Jan-22	1-Jan-23	58.8	\$8,493	\$5,662	3	\$79,752	22.1
1-Jan-23	1-Jan-24	59.8	\$8,493	\$5,662	3	\$79,432	23.1
1-Jan-24	1-Jan-25	60.8	\$8,493	\$4,247	2	\$79,043	
1-Jan-25	1-Jan-26	61.8	\$8,493	\$4,247	2	\$78,585	
1-Jan-26	1-Jan-27	62.8	\$8,493	\$4,247	2	\$78,059	
1-Jan-27	1-Jan-28	63.8	\$8,493	\$4,247	2	\$77,464	
1-Jan-28	1-Jan-29	64.8	\$8,493	\$4,247	2	\$76,799	
1-Jan-29	1-Jan-30	65.8			2	\$76,066	
1-Jan-30	1-Jan-31	66.8			2	\$75,265	
1-Jan-31	1-Jan-32	67.8			2	\$74,395	
1-Jan-32	1-Jan-33	68.8			2	\$73,455	
1-Jan-33	1-Jan-34	69.8			2		
1-Jan-34	1-Jan-35	70.8			2		
1-Jan-35	1-Jan-36	71.8			2		
1-Jan-36	1-Jan-37	72.8			2		
1-Jan-37	1-Jan-38	73.8			2		
1-Jan-38	1-Jan-39	74.8			2		
1-Jan-39	1-Jan-40	75.8			2		
1-Jan-40	1-Jan-41	76.8			2		
1-Jan-41	1-Jan-42	77.8			2		
1-Jan-42	1-Jan-43	78.8			2		
1-Jan-43	1-Jan-44	79.8			2		
1-Jan-44	1-Jan-45	79.8			2		
Column Totals			\$224,393	\$142,518			
Past Totals			\$37,542	\$25,028			
Pr. Value Future Totals			\$176,971	\$111,546			
Total Losses			\$214,513	\$136,574			

Both Sexes with an Masters Degree - All Races

Age Class			Average Earnings	Average Earnings
Lower Bound	Lower Bound	Class Median	for All (2003 \$)	Year Round Full-time (2003 \$)
All			\$62,512	\$73,022
Under 65			\$63,521	\$73,019
18	24	21.0	\$25,262	
25	29	27.0	\$42,089	\$51,134
30	34	32.0	\$55,738	\$63,585
35	39	37.0	\$64,545	\$73,331
40	44	42.0	\$67,807	\$78,362
45	49	47.0	\$71,226	\$78,080
50	54	52.0	\$65,770	\$74,198
55	59	57.0	\$70,024	\$80,495
60	64	62.0	\$59,799	\$73,907
65	69	67.0	\$42,503	\$73,776
70	74	72.0	\$45,456	\$84,517
75	78	76.5	\$36,614	\$56,086

Data Source:

http://ferret.bls.census.gov/macro/032004/perinc/new04_010.htmRegression Results for All
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.95834718
R Square	0.91842931
Adjusted R Squ.	0.90030249
Standard Error	4765.42626
Observations	12

ANOVA					
	df	SS	MS	F	Significance F
Regression	2	2301217299	1150608650	50.66687597	1.26446E-05
Residual	9	204383586.9	22709287.43		
Total	11	2505600886			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%
Intercept	-56815.411	11593.89777	-4.90045813	0.000847112	-83042.6495
X Variable 1	5104.83001	510.1158222	10.00719795	3.55687E-06	3950.86697
X Variable 2	-51.615465	5.133301613	-10.0550229	3.41842E-06	-63.2278089

Regression Results for Year Round Full-Time
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.81279605
R Square	0.66063741
Adjusted R Squ.	0.57579677
Standard Error	6760.07537
Observations	11

ANOVA					
	df	SS	MS	F	Significance F
Regression	2	711692300.1	355846150	7.786803148	0.01326343
Residual	8	365588951.7	45698618.97		
Total	10	1077281252			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%
Intercept	-22231.301	23981.45981	-0.92702033	0.381032706	-77532.682
X Variable 1	3753.56439	982.6503225	3.819837338	0.005090901	1487.567219
X Variable 2	-34.338109	9.39250501	-3.65590528	0.006439182	-55.9972781

MEDICAL COST INDEX AND ESTIMATED INFLATION RATES

<u>Year</u>	<u>Medical Care Services</u>				
	<u>Professional Services</u>	<u>Hospital & Related Services</u>	<u>Medical Care Services</u>	<u>Medical Commodities</u>	<u>All Items</u>
1996	208.3	269.5	232.4	210.4	228.2
1997	215.2	281.2	239.1	214.4	234.6
1998	222.2	287.5	246.8	221.8	242.1
1999	229.2	299.5	255.1	230.7	250.6
2000	237.7	317.3	266.0	238.1	260.8
2001	246.5	338.3	278.8	247.6	272.8
2002	253.9	367.8	292.9	256.4	285.6
2003	261.2	394.8	306.0	262.8	297.1
2004	271.5	417.9	321.3	269.3	310.1
2005	281.7	439.9	336.7	276.0	323.2
2006	289.9	465.9	350.5	287.3	336.5
<u>Geometric Mean</u>					
1996-2006	3.36%	5.63%	4.19%	3.16%	3.96%

Data Sources: Council of Economic Advisors, "Economic Report to the President," "Economic Indicators," June, 1996.

<http://www.bls.gov/news.release/cpi.t01.htm>

BLS, "Monthly Labor Review," 0.5

<http://www.bls.gov/news.release/cpi.t01.htm>

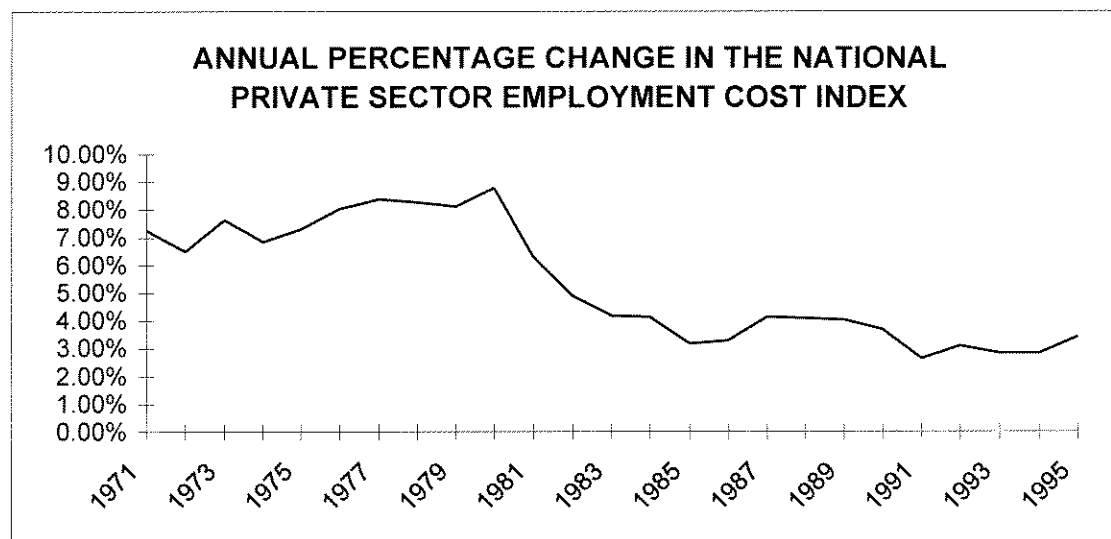
**EMPLOYMENT COST INDEX - WAGES AND SALARIES
OF ALL PRIVATE SECTOR WORKERS**

Year	Wage & Salary Index	Rate of Change	Comp Index	Rate of Change	Total Index	Rate of Change
1996	127.3	3.41%	130.6	3.08%		
1997	132.3	3.93%	135.1	3.45%		
1998	137.4	3.85%	139.8	3.48%		
1999	142.2	3.49%	144.6	3.43%		
2000	147.7	3.87%	150.9	4.36%		
2001	153.3	3.79%	157.2	4.17%		
2002	157.5	2.74%	162.3	3.24%		
2003	162.3	3.05%	168.8	4.00%		
2004	166.2	2.40%	175.2	7.58%		
2005	170.5	2.59%	180.2	5.71%		
2006	<u>175.3</u>	<u>2.80%</u>	<u>184.5</u>	<u>2.40%</u>		
Geometric Mean	1996-06	3.25%		3.52%		

NOTES: Values previous to 1980 are the average rate of change of average hourly earnings for the total private non-agricultural sector.

DATA SOURCES: BLS, Handbook of Labor Statistics, 8/89; ;" Council of Economic Advisers, "Economic Indicators," various issues. Latest

Note: The indices for 2004 are annualized pe



CONSUMER PRICE INDEX AND ESTIMATED INFLATION RATES

PAGE DESCRIPTION: This page presents consumer price index data for the U.S. average and for Hawaii and estimated annual and average annual historical inflation rates (see bottom of page) for the periods indicated. The average annual historical rates are used in the analysis to adjust nominal rates of change (e.g. wage growth) for inflation and thus derive real, or inflation adjusted rates of change. The formula used to derive real rates from nominal rates is as follows: $(\text{nominal rate} - \text{inflation rate}) \div (1 + \text{inflation rate})$.

<u>Year</u>	<u>U.S. Index</u>	<u>U.S. Infl. Rate</u>		<u>Hawaii Index</u>	<u>Hawaii Infl. Rate</u>
1996	156.9	2.92%		170.7	1.55%
1997	160.5	2.33%		171.9	0.70%
1998	163.0	1.56%		171.5	-0.23%
1999	166.6	2.21%		173.3	1.05%
2000	172.2	3.36%		176.3	1.73%
2001	177.1	2.85%		178.4	1.19%
2002	179.9	1.58%		180.3	1.07%
2003	184	3.90%		184.5	2.33%
2004	188.9	2.66%		190.6	3.30%
2005	195.3	3.39%		197.8	3.78%
2006	208.4	6.73%	forecast	209.4	5.85%
<u>Average Annual Changes</u>					
	1996-06	2.88%			2.06%

NOTES: Data beginning in 1978 are for all urban consumers. Earlier data are for urban wage earners and clerical workers.

DATA SOURCES: BLS, "CPI-Detailed Report-June, 1990;" Council of Economic Advisers, "Economic Indicators,"

3 YEAR TREASURY NOTE HISTORICAL RATES

PAGE DESCRIPTION: This page provides the data used to derive the interest rate used for discounting to present value any future dollar values estimated in the analysis. The formula used to estimate the interest rate equals $\{(1991 \text{ Index Value} \div \text{Begin Period Index Value})^{\exp.(1 \div (1991 - \text{Begin Period Year}))} - 1\}$.

Year	Annual Rate	Index Values
1994	6.27	1384.96
1995	6.25	1471.52
1996	5.99	1559.66
1997	6.10	1654.80
1998	5.14	1739.86
1999	5.49	1835.38
2000	6.22	1949.54
2001	4.09	2029.28
2002	3.10	2092.18
2003	2.10	2136.12
2004	2.78	2195.50
2005	3.93	2281.79
2006	4.72	2389.44
Geometric Mean		
1996-2006	4.36%	

Source: Council of Economic Advisors, "Economic Report to the President," and "Economic Indicators."

"Economic Indicators,"

7 2006

<http://www.federalreserve.gov/Releases/H15/data.htm>

The 2002 rate is the average for the first 7 months of 2006

10 YEAR TREASURY BONDS

Year	10 Year T-Bonds	Index Values
1996	6.44	1175.10
1997	6.35	1249.72
1998	5.26	1315.46
1999	5.65	1389.78
2000	6.03	1473.59
2001	5.02	1547.56
2002	4.61	1618.90
2003	4.01	1683.82
2004	4.27	1755.72
2005	4.29	1831.04
2006	4.86	1920.00

Geometric Mean

1996-2006 5.03%

Source: Council of Economic Advisors, "Economic Report to the President," and "Economic Indicators."

"Economic Indicators,"

7

2006

Note: The 2006 rate is the average for the first months of 2006

7

Thomas A. Loudat, Ph.D.
Economist

46-281 Auna Street
Kaneohe, Hawaii

September 26, 2006

Ian Mattoch
Law Offices of Ian Mattoch
Pacific Guardian Center Suite 1835
737 Bishop Street
Honolulu, Hawaii 96813

Re: updated losses to the estate/family of Erik Powell due to his death on July 19, 2002

Dear Mr. Mattoch,

Enclosed you will find a copy of my **updated** report estimating losses to the estate/family of Erik Powell due to his death. The update is due to the passage of time. Lost income and support to the estate/family and the value of household services Mr. Powell would have provided had he survived comprise estate/family losses plus costs.

I reviewed the following case specific documents for my analysis.

1. 6/30/05 and 7/23/05 telephone interviews with Katie Powell
2. Tax Returns and W-2s for the period from 1998 to 2003.

The estimated income loss to Mr. Powell's family/estate ranges from **\$2.17 million and \$2.93 million** for the low and high no death Mr. Powell income scenarios, respectively. Report pages 2-5 present variables and variable values underlying my estimation and the source of the values. Generally, the analysis projects earnings Mr. Powell received from film editor employment and business forward in time based on his historical earnings (2000-01 average and 2001 for the low and high income scenarios, respectively) and expected age-earnings increases for Mr. Powell had he survived. These projections (see pp. 6 & 8 column 5) would seem conservative relative to projections based on Mr. Powell's pre-accident earnings trend which was increasing at an increasing rate over the years immediately preceding his death. Based on earnings levels and deductions, retirement income is also estimated and projected to the end of Mr. Powell's normal life expectancy had he not died (see p. 3). The analysis deducts contributions to retirement Mr. Powell would deduct from his earnings income as well as Federal, State and social security taxes and Mr. Powell's estimated personal consumption.

The value of household services Mr. Powell would have provided to his family had he not died equals **\$326 thousand**. Estimation of this loss value relies on information provided by Mrs. Powell (see pp. 4-5).

I hold all opinions to a reasonable degree of economic certainty. I reserve the right to revise this report if new or un-reviewed information suggest such revisions are merited. If you have any questions please call. Aloha!

Sincerely,

A handwritten signature in black ink, reading "Thomas A. Loudat". The signature is fluid and cursive, with the first name "Thomas" being more prominent and the last name "Loudat" following in a similar style.

Thomas A. Loudat, Ph.D.
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**SUMMARY OF FAMILY/ESTATE LOSSES TO ERIC POWELL DUE TO
HIS DEATH ON JULY 19, 2002**

Total After-Tax Lost Income

Mr. Powell Low Income Scenario if No Death

Column No. 1	2	3	4	5	6
Loss Item	Total Income	Income Taxes	<u>Deductions</u> Retirement	Personal Consumption	2-3-4-5 AFTER TAX LOSS
Past Totals (to 1/1/2006)	\$488,428	\$128,122	\$48,862	\$99,140	\$212,304
<u>Present Value Future Totals</u>	<u>\$4,151,585</u>	<u>\$1,089,025</u>	<u>\$279,787</u>	<u>\$824,059</u>	<u>\$1,958,714</u>
Present Value Total Loss	\$4,640,014	\$1,217,147	\$328,649	\$923,199	\$2,171,018

Mr. Powell High Income Scenario if No Death

Column No. 1	2	3	4	5	6
Loss Item	Total Income	Income Taxes	<u>Deductions</u> Retirement	Personal Consumption	2-3-4-5 AFTER TAX LOSS
Past Totals (to 1/1/2006)	\$462,982	\$121,447	\$42,015	\$80,019	\$219,501
<u>Present Value Future Totals</u>	<u>\$5,326,952</u>	<u>\$1,397,342</u>	<u>\$329,899</u>	<u>\$888,680</u>	<u>\$2,711,031</u>
Present Value Total Loss	\$5,789,934	\$1,518,789	\$371,913	\$968,699	\$2,930,532

Value of Lost Household Services

1	2	3	4
Loss Item	Services Value	Personal Consumption	Loss to Family
Past Totals (to 1/1/2006)	\$34,217	\$4,018	\$30,199
<u>Present Value Future Totals</u>	<u>\$336,328</u>	<u>\$40,823</u>	<u>\$295,505</u>
Present Value Total Loss	\$370,545	\$44,841	\$325,703

**ESTIMATED LOSSES TO THE ESTATE
& FAMILY OF ERIK POWELL**

<u>Model Variables</u>				<u>Value</u>		<u>Source</u>
<u>Date/Ages</u>						
Analysis Date				9/26/2006		
First Contact Date				pre-2/18/05		Jill @ Law Office
<u>Birthdate Information</u>				<u>Erik</u>	<u>Katie (Mary)</u>	
Date				1/17/68	6/6/68	6/30/05 KP
Current Age				38.69	38.31	calculated
<u>Date of Death</u>						
Date				7/19/02		6/30/05 KP
Age at DoD				34.5	34.1	calculated
<u>Worklife Expectancy at DoD</u>				<u>Erik</u>	<u>Katie</u>	
				<u>Years</u>	<u>Work to</u>	
Stat Years	Mean	28.2	63	28.5	63	J. of Legal Economics, Vol. 11, No. 1, Spring/Summer 2001, p. 38
	75th	32.5	67	32.9	67	
	90th	36.2	71	36.6	71	
Social Security					67.0	http://www.ssa.gov/planners/calculators.htm
educational levels				BS	BS	
Erik was 3 credits short of BS at Columbia, began working making good \$ & had not finished as of DoD						6/30/05 KP
<u>Life Expectancy (Caucasian)</u>				<u>Erik</u>	<u>Katie (Mary)</u>	
Expected Years at DoD				42.90	47.40	http://www.cdc.gov/nchs/data/nvsr/nvsr53/nvsr53_0
Age at Expected Death				77.40	81.52	calculated
<u>Background Variables</u>						
<u>Occupational</u>						
<u>Mrs. P</u>						
has been a VP for last 4 years						6/30/05 KP
still doing this currently						6/30/05 KP
employed by Appraisal Institute, a non-profit organization for real estate appraisers						6/30/05 KP
<u>Mr. P</u>						
a film editor						6/30/05 KP
would have continued doing						6/30/05 KP
became the big kahuna film editor in 2000, was an assistant before						6/30/05 KP
reflective of what would have happened but for accident						
<u>No Death Plans</u>						
probably would have moved to West Coast as could have made more \$						6/30/05 KP
additionally, advertising bus on decline in Chicago						6/30/05 KP
firm Erik worked began focusing energy NY, LA & London						6/30/05 KP
had interviews set up for post-Hawaii in Seattle & Portland & talking to folks in LA						6/30/05 KP
had stopped in LA pre-Hawaii to talk						6/30/05 KP
plan after W. Coast move						6/30/05 KP
plan was for Mrs. P top get pregnant & stay home						6/30/05 KP
move would have occurred end of summer 2002						6/30/05 KP
could also have stayed in Chicago						6/30/05 KP
Erik had a great reel that opened up doors with big clients						6/30/05 KP
<u>Benefits</u>						
each had own benefits						6/30/05 KP
had own health benefits						6/30/05 KP
Erik had a 401k which to best recollection employer contributed to						6/30/05 KP

<u>Earnings Capacities</u>							
BLS Occupational Wage & Employment Data							
Film Editors							
Chicago Average				\$69,150	http://stats.bls.gov/oes/current/oes_16974.htm		
National Average				\$54,730	http://stats.bls.gov/oes/current/oes274032.htm		
Percentile	10%	25%	50% (Median)	75%	90%		
Hourly Wage	\$10.70	\$14.76	\$22.56	\$34.38	\$48.96		
Annual Wage	\$22,260	\$30,710	\$46,930	\$71,510	\$101,830		
<u>Historic Income</u>							
Combined W-2				Other Income	Federal Tax	Illinois State Tax	Source
Year	Erik	Mary	Total Y				
1998	\$33,863	\$34,845	\$68,708	\$0	\$9,664	not provided	1998 Tax Return
1999	\$45,313	\$37,039	\$80,086	\$3,088	\$12,541		1999 Tax Return
2000	\$70,063	\$50,769	\$120,832	(\$339)	\$21,733		2000 Tax Return
2001	\$125,951	\$59,020	\$184,971	\$0	\$40,805		2001 Tax Return
2002	\$38,980	\$65,021	\$104,001		\$16,132		2002 Tax Return
2003		\$74,668	\$74,668		\$11,529	\$2,180	2003 Tax Return
2004		\$77,356					7/23/05 KP
2005		\$84,848					see note 2
<u>Notes</u>							
1	Other income includes: dividends, capital gains,						
2	The 2005 amount for Mrs. P is the annualized amount of her pay which was through 6/24/2005					\$40,448	
3	Mr. Ps 2000-2001 average annual earnings amount (2002\$) =					\$100,569	
4	The other income average (1998-2001) =					\$745 2002\$	
<u>Income over Expected Life</u>							
		Mr. P		Mrs. P	Other		
		Low	High				
2002		\$100,569	\$125,951	\$65,021	\$745	2002 x 1.03	
2003		increase by age-earnings & CPI		\$74,668	CPI increase	Mrs. P earnings =- actual	
2004		increase by age-earnings & CPI		\$77,356			
2005		increase by age-earnings & CPI		\$84,848			
2006		increase by age-earnings & CPI		\$0			
post-2006 - age-earnings changes to retirement				2006 amount		see p. 10	
<u>Post-Retirement Household Income</u>							
Retirement Income % of HH-Y							
				63 to 74	> 74		
Retirement Income % of 55-63 Average				66%	43%		
55-64 income class income		\$69,858		http://pubdb3.census.gov/macro/032004/hhinc/new01_003.htm			
65-74 income class income		\$45,778		ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0203/agebyreg/r65to74.txt			
>74 income class income		\$30,370		ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0203/agebyreg/r75orup.txt			
				Low	High		
Mr. Powell Average Household Income 55-63				\$138,436	\$173,375	calculated	
Mrs. Powell Average Household Income 55-63				\$107,586	\$107,586	calculated	

<u>Deductions</u>					
<u>Other Deductions</u>					
<u>Tax Rates</u>					
Federal			22.1%		2001 rate per tax return
State& Local Income Tax as a % of Federal (2000)			19%		IL rate as a % of Federal (2003)
<u>Retirement Deductions</u>					
private pension (401k deduction)			5.0%		calculated from 2001 W-2s
Note: Mr. P's W2s indicate that he was in a retirement plan with each of his employers.					
<u>Social Security</u>					
W-2 Earnings			6.2%		social security
max earnings	\$90,000				2005 maximum (reduced by CPI pre-05)
<u>Personal Consumption Rate</u>	<u>Size</u>	<u>Intercept</u>	<u>Slope</u>		
Estimating Equation	1	9.2805	(0.4746)	Ruble, Patton & Nelson, "Patton-	
	2	9.8878	(0.6107)	Nelson Personal Consumption	
	3	8.7760	(0.5271)	Tables 2000-01 Update," J. of Forensic	
	4	9.0384	(0.5619)		
	5	8.6234	(0.5259)		
<u>Household Services</u>					
<u>Mrs. P Comments</u>					
50/50 on housework because both worked					6/30/05 KP
depended on how much working					6/30/05 KP
if a 60 hour week would pick up slack					6/30/05 KP
cooked together if did not go out - so 50/50					6/30/05 KP
if one cooked other cleaned up					6/30/05 KP
had a 2-bedroom condo in a 3-flat building					6/30/05 KP
did all car stuff					6/30/05 KP
Mrs. P did all HH management					6/30/05 KP
split shopping 50/50					6/30/05 KP
used to assist old ladies next door, shoveled their walk, help them with stuff in winter					6/30/05 KP
<u>Dollar Value per Week</u>					
Source: Expectancy Data, "The Dollar Value of a Day," 2003 Dollar Valuation,)					
		<u>< 45</u>	<u>45 to 55</u>		<u>55 to 63</u>
<u>Household Production</u>	<u>Statistical</u>	<u>Mr. P Est.</u>	<u>Statistical</u>	<u>Mr. P Est.</u>	<u>Statistical</u> <u>Mr. P Est.</u>
inside housework	1.40	3.00	0.9	1.8	0.8 1.7
food cooking & cleanup	1.64	3.00	1.7	3.0	1.4 2.5
pets, home & vehicles	3.73	1.00	6.6	1.8	6.2 1.7
household management	0.71	0.00	1.1	0.0	1.1 0.0
shopping	2.58	2.00	1.9	1.4	1.6 1.3
obtaining services	0.09	0.50	0.1	0.3	0.3 1.4
travel for household activities	2.09	1.50	2.2	1.6	1.7 1.2
<u>Providing Care</u>					
household children	0.00	0.00	0.0		0.0
household adults	0.11	0.11	0.2	0.2	0.2 0.2
non-household members	0.55	0.55	1.2	1.2	1.1 1.1
travel for household members	0.38	0.38	0.2	0.2	0.1 0.1
travel for non-household members	0.35	0.00	0.4	0.0	0.5 0.0
Totals	13.63	12.0	16.3	11.6	14.9 11.2
Total Value per Week	\$154	\$128	\$186	\$124	\$171 \$122

	<u>64 to 75</u>		<u>≥ 75</u>		2003\$ Value per hour
	<u>Statistical</u>	<u>Mr. P Est.</u>	<u>Statistical</u>	<u>Mr. P Est.</u>	
<u>Household Production</u>					
inside housework	2.04	4.37	1.3	2.8	\$10.00
food cooking & cleanup	2.24	4.10	2.3	4.3	\$9.53
pets, home & vehicles	9.67	2.59	8.1	2.2	\$11.62
household management	1.44	0.00	1.8	0.0	\$14.24
shopping	3.50	2.71	1.9	1.5	\$11.19
obtaining services	0.57	3.17	0.7	3.8	\$12.65
travel for household activities	2.96	2.12	1.9	1.4	\$11.69
<u>Providing Care</u>					
household children	0.10		0.0		\$10.46
household adults	1.39	1.39	1.1	1.1	\$10.88
non-household members	1.74	1.74	1.3	1.3	\$10.92
travel for household members	0.31	0.31	0.2	0.2	\$12.48
<u>travel for non-household members</u>	<u>0.68</u>	<u>0.00</u>	<u>0.5</u>	<u>0.0</u>	<u>\$12.48</u>
Totals	26.64	22.5	21.1	18.6	
Total Value per Week	\$303	\$246	\$242	\$204	
<u>Discount Rate</u>					
Real After Tax Interest Rate			0.40%	calculated	
Inflation Rate			3.25%	see report p. 11	
After Tax Interest Rate			3.66%	calculated	
Nominal Interest Rate			4.70%	see report p. 12, 13	
2001 Federal Tax Rate			22.06%	2001 Tax Return	

SPREADSHEET Showing Detailed Loss Calculations Low Income Scenario

Col. 1	2	3	4	5	6	7	8	9	10
				<u>FAMILY & ESTATE INCOME</u>					
				5+6+7				5 x %	5 x %
				<u>Household Income</u>				<u>Taxes</u>	
Period	Age								
From	To	Mr. P	Mrs. P	Mr. P	Mrs. P	Other	Total	Federal	State
19-Jul-02	1-Jan-03	34.8	34.4	\$45,738	\$29,571	\$339	\$75,648	\$10,090	\$1,908
1-Jan-03	1-Jan-04	35.5	35.1	\$104,601	\$74,668	\$347	\$179,616	\$23,075	\$4,363
1-Jan-04	1-Jan-05	36.5	36.1	\$107,924	\$77,356	\$364	\$185,644	\$23,808	\$4,502
1-Jan-05	1-Jan-06	37.5	37.1	\$111,418	\$84,848	\$395	\$196,660	\$24,579	\$4,648
1-Jan-06	1-Jan-07	38.5	38.1	\$118,747	\$92,284	\$458	\$211,489	\$26,196	\$4,953
1-Jan-07	1-Jan-08	39.5	39.1	\$120,854	\$93,922	\$458	\$215,233	\$26,661	\$5,041
1-Jan-08	1-Jan-09	40.5	40.1	\$122,847	\$95,471	\$458	\$218,776	\$27,100	\$5,124
1-Jan-09	1-Jan-10	41.5	41.1	\$124,724	\$96,930	\$458	\$222,112	\$27,514	\$5,203
1-Jan-10	1-Jan-11	42.5	42.1	\$126,483	\$98,296	\$458	\$225,236	\$27,902	\$5,276
1-Jan-11	1-Jan-12	43.5	43.1	\$128,125	\$99,572	\$458	\$228,155	\$28,265	\$5,345
1-Jan-12	1-Jan-13	44.5	44.1	\$129,653	\$100,760	\$458	\$230,871	\$28,602	\$5,408
1-Jan-13	1-Jan-14	45.5	45.1	\$131,065	\$101,857	\$458	\$233,380	\$28,913	\$5,467
1-Jan-14	1-Jan-15	46.5	46.1	\$132,359	\$102,863	\$458	\$235,680	\$29,199	\$5,521
1-Jan-15	1-Jan-16	47.5	47.1	\$133,537	\$103,778	\$458	\$237,773	\$29,459	\$5,570
1-Jan-16	1-Jan-17	48.5	48.1	\$134,600	\$104,605	\$458	\$239,662	\$29,693	\$5,615
1-Jan-17	1-Jan-18	49.5	49.1	\$135,547	\$105,340	\$458	\$241,345	\$29,902	\$5,654
1-Jan-18	1-Jan-19	50.5	50.1	\$136,377	\$105,985	\$458	\$242,819	\$30,085	\$5,689
1-Jan-19	1-Jan-20	51.5	51.1	\$137,090	\$106,540	\$458	\$244,087	\$30,242	\$5,718
1-Jan-20	1-Jan-21	52.5	52.1	\$137,688	\$107,004	\$458	\$245,150	\$30,374	\$5,743
1-Jan-21	1-Jan-22	53.5	53.1	\$138,170	\$107,379	\$458	\$246,007	\$30,481	\$5,764
1-Jan-22	1-Jan-23	54.5	54.1	\$138,535	\$107,663	\$458	\$246,655	\$30,561	\$5,779
1-Jan-23	1-Jan-24	55.5	55.1	\$138,784	\$107,856	\$458	\$247,098	\$30,616	\$5,789
1-Jan-24	1-Jan-25	56.5	56.1	\$138,917	\$107,959	\$458	\$247,334	\$30,645	\$5,795
1-Jan-25	1-Jan-26	57.5	57.1	\$138,934	\$107,973	\$458	\$247,364	\$30,649	\$5,795
1-Jan-26	1-Jan-27	58.5	58.1	\$138,835	\$107,895	\$458	\$247,188	\$30,627	\$5,791
1-Jan-27	1-Jan-28	59.5	59.1	\$138,619	\$107,728	\$458	\$246,805	\$30,580	\$5,782
1-Jan-28	1-Jan-29	60.5	60.1	\$138,287	\$107,470	\$458	\$246,215	\$30,506	\$5,768
1-Jan-29	1-Jan-30	61.5	61.1	\$137,839	\$107,122	\$458	\$245,418	\$30,408	\$5,750
1-Jan-30	1-Jan-31	62.5	62.1	\$137,275	\$106,683	\$458	\$244,416	\$30,283	\$5,726
1-Jan-31	1-Jan-32	63.5	63.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-32	1-Jan-33	64.5	64.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-33	1-Jan-34	65.5	65.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-34	1-Jan-35	66.5	66.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-35	1-Jan-36	67.5	67.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-36	1-Jan-37	68.5	68.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-37	1-Jan-38	69.5	69.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-38	1-Jan-39	70.5	70.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-39	1-Jan-40	71.5	71.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-40	1-Jan-41	72.5	72.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-41	1-Jan-42	73.5	73.1	\$90,717	\$70,501	\$458	\$161,676	\$20,012	\$3,784
1-Jan-42	1-Jan-43	74.5	74.1	\$60,184	\$46,772	\$458	\$107,413	\$13,277	\$2,510
1-Jan-43	1-Jan-44	75.5	75.1	\$60,184	\$46,772	\$458	\$107,413	\$13,277	\$2,510
1-Jan-44	1-Jan-45	76.5	76.1	\$60,184	\$46,772	\$458	\$107,413	\$13,277	\$2,510
1-Jan-45	1-Jan-46	77.5	77.1	\$60,184	\$46,772	\$458	\$107,413	\$13,277	\$2,510
Column Totals				\$4,942,198	\$3,819,976	\$19,755	\$8,781,929	\$1,090,260	\$206,155
Past Totals				\$488,428	\$358,727	\$1,902	\$849,058	\$107,748	\$20,374
Pr. Value Future Totals				\$4,151,585	\$3,226,405	\$16,509	\$7,394,500	\$915,849	\$173,176
Total Losses				\$4,640,014	\$3,585,133	\$18,412	\$8,243,558	\$1,023,597	\$193,550

SPREADSHEET Show

Col. 1	2	3	11	12	13	14	15	16	17	18	19
<u>LOSSES</u>						<u>HOUSEHOLD SERVICES</u>					(26,119)
5 x % (4&8) in eq. 7 x 12						12 x 15 15 - 16					3,431
<u>Deductions</u>											(30)
Period		A: Soc. Sec. & Personal Consumption			LOSS		Services	Self-	LOSS	# in	Age
From	To	Mr. P Retirement Ratio Amount			AMOUNT		Value	Consump.	AMOUNT	Family	Earnings
19-Jul-02	1-Jan-03	34.8	\$5,001	12.2%	\$9,206	\$19,534	\$6,479	\$788	\$5,691	2	\$56,848
1-Jan-03	1-Jan-04	35.5	\$10,466	12.2%	\$21,858	\$44,839	\$6,677	\$812	\$5,864	2	\$57,810
1-Jan-04	1-Jan-05	36.5	\$10,772	11.9%	\$22,140	\$46,702	\$6,837	\$815	\$6,022	2	\$59,082
1-Jan-05	1-Jan-06	37.5	\$11,129	11.5%	\$22,643	\$48,419	\$7,014	\$808	\$6,206	2	\$60,294
1-Jan-06	1-Jan-07	38.5	\$11,494	11.0%	\$23,293	\$52,811	\$7,210	\$794	\$6,416	2	\$61,444
1-Jan-07	1-Jan-08	39.5	\$11,599	10.9%	\$23,453	\$54,101	\$7,210	\$786	\$6,425	2	\$62,534
1-Jan-08	1-Jan-09	40.5	\$11,698	10.8%	\$23,602	\$55,323	\$7,210	\$778	\$6,432	2	\$63,566
1-Jan-09	1-Jan-10	41.5	\$11,791	10.7%	\$23,741	\$56,474	\$7,210	\$771	\$6,440	2	\$64,537
1-Jan-10	1-Jan-11	42.5	\$11,879	10.6%	\$23,871	\$57,554	\$7,210	\$764	\$6,446	2	\$65,447
1-Jan-11	1-Jan-12	43.5	\$11,961	10.5%	\$23,991	\$58,564	\$7,210	\$758	\$6,452	2	\$66,297
1-Jan-12	1-Jan-13	44.5	\$12,037	10.4%	\$24,102	\$59,505	\$7,210	\$753	\$6,458	2	\$67,088
1-Jan-13	1-Jan-14	45.5	\$12,107	10.4%	\$24,203	\$60,374	\$6,975	\$723	\$6,251	2	\$67,818
1-Jan-14	1-Jan-15	46.5	\$12,172	10.3%	\$24,296	\$61,172	\$6,975	\$719	\$6,256	2	\$68,488
1-Jan-15	1-Jan-16	47.5	\$12,230	10.3%	\$24,380	\$61,898	\$6,975	\$715	\$6,260	2	\$69,097
1-Jan-16	1-Jan-17	48.5	\$12,283	10.2%	\$24,455	\$62,554	\$6,975	\$712	\$6,263	2	\$69,647
1-Jan-17	1-Jan-18	49.5	\$12,330	10.2%	\$24,522	\$63,139	\$6,975	\$709	\$6,266	2	\$70,137
1-Jan-18	1-Jan-19	50.5	\$12,372	10.1%	\$24,580	\$63,651	\$6,975	\$706	\$6,269	2	\$70,566
1-Jan-19	1-Jan-20	51.5	\$12,407	10.1%	\$24,630	\$64,092	\$6,975	\$704	\$6,271	2	\$70,936
1-Jan-20	1-Jan-21	52.5	\$12,437	10.1%	\$24,671	\$64,462	\$6,975	\$702	\$6,273	2	\$71,245
1-Jan-21	1-Jan-22	53.5	\$12,461	10.0%	\$24,705	\$64,760	\$6,975	\$700	\$6,274	2	\$71,494
1-Jan-22	1-Jan-23	54.5	\$12,479	10.0%	\$24,730	\$64,986	\$6,975	\$699	\$6,275	2	\$71,683
1-Jan-23	1-Jan-24	55.5	\$12,492	10.0%	\$24,747	\$65,140	\$6,840	\$685	\$6,155	2	\$71,812
1-Jan-24	1-Jan-25	56.5	\$12,498	10.0%	\$24,757	\$65,222	\$6,840	\$685	\$6,155	2	\$71,881
1-Jan-25	1-Jan-26	57.5	\$12,499	10.0%	\$24,758	\$65,232	\$6,840	\$685	\$6,155	2	\$71,890
1-Jan-26	1-Jan-27	58.5	\$12,494	10.0%	\$24,751	\$65,171	\$6,840	\$685	\$6,155	2	\$71,838
1-Jan-27	1-Jan-28	59.5	\$12,483	10.0%	\$24,736	\$65,038	\$6,840	\$686	\$6,154	2	\$71,727
1-Jan-28	1-Jan-29	60.5	\$12,467	10.0%	\$24,713	\$64,832	\$6,840	\$687	\$6,153	2	\$71,555
1-Jan-29	1-Jan-30	61.5	\$12,445	10.1%	\$24,682	\$64,555	\$6,840	\$688	\$6,152	2	\$71,323
1-Jan-30	1-Jan-31	62.5	\$12,416	10.1%	\$24,643	\$64,207	\$6,840	\$690	\$6,150	2	\$71,031
1-Jan-31	1-Jan-32	63.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	\$70,680
1-Jan-32	1-Jan-33	64.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	\$70,267
1-Jan-33	1-Jan-34	65.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-34	1-Jan-35	66.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-35	1-Jan-36	67.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-36	1-Jan-37	68.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-37	1-Jan-38	69.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-38	1-Jan-39	70.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-39	1-Jan-40	71.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-40	1-Jan-41	72.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-41	1-Jan-42	73.5		13.0%	\$20,981	\$45,940	\$13,822	\$1,794	\$12,028	2	
1-Jan-42	1-Jan-43	74.5		16.7%	\$17,893	\$26,503	\$13,822	\$2,303	\$11,520	2	
1-Jan-43	1-Jan-44	75.5		16.7%	\$17,893	\$26,503	\$11,452	\$1,908	\$9,544	2	
1-Jan-44	1-Jan-45	76.5		16.7%	\$17,893	\$26,503	\$11,452	\$1,908	\$9,544	2	
1-Jan-45	1-Jan-46	77.5		16.7%	\$17,893	\$26,503	\$11,452	\$1,908	\$9,544	2	
Column Totals			\$342,900		\$987,215	\$2,315,668	\$402,162	\$48,961	\$353,202		
Past Totals			\$48,862		\$99,140	\$212,304	\$34,217	\$4,018	\$30,199		
Pr. Value Future Totals			\$279,787		\$824,059	\$1,958,714	\$336,328	\$40,823	\$295,505		
Total Losses			\$328,649		\$923,199	\$2,171,018	\$370,545	\$44,841	\$325,703		

SPREADSHEET Showing Detailed Loss Calculations High Income Scenario

Col. 1	2	3	4	5	6	7	8	9	10	11
Period From To Age Mr. P Mrs. P				<i>FAMILY & ESTATE INCOME LOSSES</i>						
				5+6+7				5 x %	5 x %	5 x %
				<i>Household Income</i>				<i>Taxes</i>		<i>Deductions</i>
				Mr. P	Mrs. P	Other	Total	Federal	State	Soc. Sec. & Retirement
19-Jul-02	1-Jan-03	34.8	34.4	\$57,282	\$29,571	\$339	\$87,192	\$12,636	\$2,389	\$5,576
1-Jan-03	1-Jan-04	35.5	35.1	\$131,001	\$74,668	\$347	\$206,016	\$28,899	\$5,464	\$11,781
1-Jan-04	1-Jan-05	36.5	36.1	\$135,162	\$77,356	\$364	\$212,882	\$29,817	\$5,638	\$12,128
1-Jan-05	1-Jan-06	37.5	37.1	\$139,537	\$84,848	\$395	\$224,780	\$30,782	\$5,821	\$12,529
1-Jan-06	1-Jan-07	38.5	38.1	\$148,717	\$92,284	\$458	\$241,459	\$32,807	\$6,203	\$12,986
1-Jan-07	1-Jan-08	39.5	39.1	\$151,355	\$93,922	\$458	\$245,735	\$33,389	\$6,314	\$13,118
1-Jan-08	1-Jan-09	40.5	40.1	\$153,852	\$95,471	\$458	\$249,780	\$33,940	\$6,418	\$13,242
1-Jan-09	1-Jan-10	41.5	41.1	\$156,203	\$96,930	\$458	\$253,590	\$34,459	\$6,516	\$13,359
1-Jan-10	1-Jan-11	42.5	42.1	\$158,405	\$98,296	\$458	\$257,158	\$34,944	\$6,608	\$13,469
1-Jan-11	1-Jan-12	43.5	43.1	\$160,461	\$99,572	\$458	\$260,492	\$35,398	\$6,693	\$13,571
1-Jan-12	1-Jan-13	44.5	44.1	\$162,375	\$100,760	\$458	\$263,593	\$35,820	\$6,773	\$13,667
1-Jan-13	1-Jan-14	45.5	45.1	\$164,144	\$101,857	\$458	\$266,459	\$36,210	\$6,847	\$13,755
1-Jan-14	1-Jan-15	46.5	46.1	\$165,764	\$102,863	\$458	\$269,085	\$36,568	\$6,915	\$13,835
1-Jan-15	1-Jan-16	47.5	47.1	\$167,239	\$103,778	\$458	\$271,475	\$36,893	\$6,976	\$13,909
1-Jan-16	1-Jan-17	48.5	48.1	\$168,571	\$104,605	\$458	\$273,633	\$37,187	\$7,032	\$13,975
1-Jan-17	1-Jan-18	49.5	49.1	\$169,757	\$105,340	\$458	\$275,555	\$37,449	\$7,081	\$14,034
1-Jan-18	1-Jan-19	50.5	50.1	\$170,796	\$105,985	\$458	\$277,238	\$37,678	\$7,124	\$14,086
1-Jan-19	1-Jan-20	51.5	51.1	\$171,689	\$106,540	\$458	\$278,686	\$37,875	\$7,162	\$14,130
1-Jan-20	1-Jan-21	52.5	52.1	\$172,438	\$107,004	\$458	\$279,900	\$38,040	\$7,193	\$14,168
1-Jan-21	1-Jan-22	53.5	53.1	\$173,042	\$107,379	\$458	\$280,878	\$38,173	\$7,218	\$14,198
1-Jan-22	1-Jan-23	54.5	54.1	\$173,499	\$107,663	\$458	\$281,619	\$38,274	\$7,237	\$14,220
1-Jan-23	1-Jan-24	55.5	55.1	\$173,811	\$107,856	\$458	\$282,125	\$38,343	\$7,250	\$14,236
1-Jan-24	1-Jan-25	56.5	56.1	\$173,977	\$107,959	\$458	\$282,395	\$38,380	\$7,257	\$14,244
1-Jan-25	1-Jan-26	57.5	57.1	\$173,998	\$107,973	\$458	\$282,429	\$38,384	\$7,258	\$14,245
1-Jan-26	1-Jan-27	58.5	58.1	\$173,874	\$107,895	\$458	\$282,227	\$38,357	\$7,253	\$14,239
1-Jan-27	1-Jan-28	59.5	59.1	\$173,604	\$107,728	\$458	\$281,790	\$38,297	\$7,242	\$14,226
1-Jan-28	1-Jan-29	60.5	60.1	\$173,188	\$107,470	\$458	\$281,116	\$38,206	\$7,224	\$14,205
1-Jan-29	1-Jan-30	61.5	61.1	\$172,627	\$107,122	\$458	\$280,206	\$38,082	\$7,201	\$14,177
1-Jan-30	1-Jan-31	62.5	62.1	\$171,921	\$106,683	\$458	\$279,062	\$37,926	\$7,171	\$14,142
1-Jan-31	1-Jan-32	63.5	63.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-32	1-Jan-33	64.5	64.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-33	1-Jan-34	65.5	65.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-34	1-Jan-35	66.5	66.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-35	1-Jan-36	67.5	67.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-36	1-Jan-37	68.5	68.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-37	1-Jan-38	69.5	69.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-38	1-Jan-39	70.5	70.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-39	1-Jan-40	71.5	71.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-40	1-Jan-41	72.5	72.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-41	1-Jan-42	73.5	73.1	\$113,613	\$70,501	\$458	\$184,572	\$25,063	\$4,739	
1-Jan-42	1-Jan-43	74.5	74.1	\$75,373	\$46,772	\$458	\$122,602	\$16,627	\$3,144	
1-Jan-43	1-Jan-44	75.5	75.1	\$75,373	\$46,772	\$458	\$122,602	\$16,627	\$3,144	
1-Jan-44	1-Jan-45	76.5	76.1	\$75,373	\$46,772	\$458	\$122,602	\$16,627	\$3,144	
1-Jan-45	1-Jan-46	77.5	77.1	\$75,373	\$46,772	\$458	\$122,602	\$16,627	\$3,144	
Column Totals				\$6,189,523	\$3,819,976	\$19,755	\$10,029,254	\$1,365,422	\$258,185	\$389,450
Past Totals				\$462,982	\$266,443	\$1,444	\$730,870	\$102,135	\$19,313	\$42,015
Pr. Value Future Totals				\$5,326,952	\$3,305,573	\$16,900	\$8,649,425	\$1,175,137	\$222,205	\$329,899
Total Losses				\$5,789,934	\$3,572,016	\$18,345	\$9,380,295	\$1,277,272	\$241,517	\$371,913

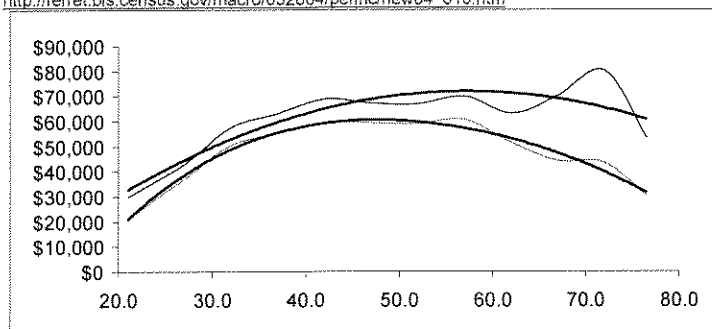
SPREADSHEET Show

Col. 1	2	3	12	13	14	15	16	17
(4&8) in eq. 7 x 12					5-9-10-11-13	<u>HOUSEHOLD SERVICES</u>		
A: Personal Consumption					LOSS	12 x 15		15 - 16
Period						Services	Self-	LOSS
From	To	Mr. P	Ratio	Amount	AMOUNT	Value	Consump.	AMOUNT
19-Jul-02	1-Jan-03	34.8	11.2%	\$9,758	\$26,922	\$6,479	\$725	\$5,754
1-Jan-03	1-Jan-04	35.5	11.2%	\$23,056	\$61,800	\$6,677	\$747	\$5,929
1-Jan-04	1-Jan-05	36.5	11.0%	\$23,352	\$64,226	\$6,837	\$750	\$6,087
1-Jan-05	1-Jan-06	37.5	10.6%	\$23,852	\$66,553	\$7,014	\$744	\$6,270
1-Jan-06	1-Jan-07	38.5	10.2%	\$24,526	\$72,194	\$7,210	\$732	\$6,478
1-Jan-07	1-Jan-08	39.5	10.0%	\$24,694	\$73,841	\$7,210	\$725	\$6,486
1-Jan-08	1-Jan-09	40.5	9.9%	\$24,852	\$75,400	\$7,210	\$717	\$6,493
1-Jan-09	1-Jan-10	41.5	9.9%	\$24,999	\$76,871	\$7,210	\$711	\$6,499
1-Jan-10	1-Jan-11	42.5	9.8%	\$25,135	\$78,249	\$7,210	\$705	\$6,506
1-Jan-11	1-Jan-12	43.5	9.7%	\$25,261	\$79,538	\$7,210	\$699	\$6,511
1-Jan-12	1-Jan-13	44.5	9.6%	\$25,378	\$80,737	\$7,210	\$694	\$6,516
1-Jan-13	1-Jan-14	45.5	9.6%	\$25,485	\$81,847	\$6,975	\$667	\$6,308
1-Jan-14	1-Jan-15	46.5	9.5%	\$25,582	\$82,864	\$6,975	\$663	\$6,312
1-Jan-15	1-Jan-16	47.5	9.5%	\$25,671	\$83,790	\$6,975	\$660	\$6,315
1-Jan-16	1-Jan-17	48.5	9.4%	\$25,750	\$84,627	\$6,975	\$656	\$6,318
1-Jan-17	1-Jan-18	49.5	9.4%	\$25,820	\$85,373	\$6,975	\$654	\$6,321
1-Jan-18	1-Jan-19	50.5	9.3%	\$25,881	\$86,026	\$6,975	\$651	\$6,324
1-Jan-19	1-Jan-20	51.5	9.3%	\$25,934	\$86,588	\$6,975	\$649	\$6,326
1-Jan-20	1-Jan-21	52.5	9.3%	\$25,978	\$87,059	\$6,975	\$647	\$6,327
1-Jan-21	1-Jan-22	53.5	9.3%	\$26,013	\$87,439	\$6,975	\$646	\$6,329
1-Jan-22	1-Jan-23	54.5	9.2%	\$26,040	\$87,727	\$6,975	\$645	\$6,330
1-Jan-23	1-Jan-24	55.5	9.2%	\$26,058	\$87,923	\$6,840	\$632	\$6,208
1-Jan-24	1-Jan-25	56.5	9.2%	\$26,068	\$88,028	\$6,840	\$631	\$6,208
1-Jan-25	1-Jan-26	57.5	9.2%	\$26,069	\$88,042	\$6,840	\$631	\$6,208
1-Jan-26	1-Jan-27	58.5	9.2%	\$26,062	\$87,963	\$6,840	\$632	\$6,208
1-Jan-27	1-Jan-28	59.5	9.2%	\$26,046	\$87,793	\$6,840	\$632	\$6,207
1-Jan-28	1-Jan-29	60.5	9.3%	\$26,022	\$87,532	\$6,840	\$633	\$6,207
1-Jan-29	1-Jan-30	61.5	9.3%	\$25,989	\$87,178	\$6,840	\$634	\$6,205
1-Jan-30	1-Jan-31	62.5	9.3%	\$25,948	\$86,734	\$6,840	\$636	\$6,204
1-Jan-31	1-Jan-32	63.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-32	1-Jan-33	64.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-33	1-Jan-34	65.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-34	1-Jan-35	66.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-35	1-Jan-36	67.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-36	1-Jan-37	68.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-37	1-Jan-38	69.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-38	1-Jan-39	70.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-39	1-Jan-40	71.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-40	1-Jan-41	72.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-41	1-Jan-42	73.5	12.0%	\$22,091	\$61,720	\$13,822	\$1,654	\$12,168
1-Jan-42	1-Jan-43	74.5	15.4%	\$18,838	\$36,763	\$13,822	\$2,124	\$11,698
1-Jan-43	1-Jan-44	75.5	15.4%	\$18,838	\$36,763	\$11,452	\$1,760	\$9,692
1-Jan-44	1-Jan-45	76.5	15.4%	\$18,838	\$36,763	\$11,452	\$1,760	\$9,692
1-Jan-45	1-Jan-46	77.5	15.4%	\$18,838	\$36,763	\$11,452	\$1,760	\$9,692
Column Totals				\$1,039,629	\$3,136,836	\$402,162	\$45,149	\$357,013
Past Totals				\$80,019	\$219,501	\$27,007	\$2,967	\$24,040
Pr. Value Future Totals				\$888,680	\$2,711,031	\$342,180	\$38,232	\$303,949
Total Losses				\$968,699	\$2,930,532	\$369,187	\$41,198	\$327,989

Both Sexes with a Bachelor's Degree - All Races

Age Class			Average Earnings	Average Earnings
Lower Bound	Lower Bound	Class Median	for All (2003 \$)	Year Round Full-time (2003 \$)
All			\$51,207	\$60,665
Under 65			\$51,532	\$60,492
18	24	21.0	\$21,099	\$29,668
25	29	27.0	\$37,165	\$42,971
30	34	32.0	\$50,325	\$57,708
35	39	37.0	\$55,313	\$63,025
40	44	42.0	\$59,552	\$68,977
45	49	47.0	\$59,332	\$67,205
50	54	52.0	\$59,062	\$66,865
55	59	57.0	\$60,699	\$69,860
60	64	62.0	\$51,350	\$63,041
65	69	67.0	\$44,275	\$70,034
70	74	72.0	\$43,452	\$80,230
75	78	76.5	\$30,198	\$53,241

Data Source:

http://ferret.bls.census.gov/macro/032004/perinc/new04_010.htm**Regression Results for All**
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.97894543
R Square	0.95833415
Adjusted R Squ:	0.94907507
Standard Error	2892.07543
Observations	12

ANOVA					
	df	SS	MS	F	Significance F
Regression	2	1731404083	865702041.5	103.5021116	6.15193E-07
Residual	9	75276902.6	8364100.289		
Total	11	1806680986			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%
Intercept	-50097.128	7036.186282	-7.11992635	5.54499E-05	-66014.0994
X Variable 1	4449.82726	309.5826806	14.37363113	1.63303E-07	3749.502044
X Variable 2	-44.540872	3.115334213	-14.2973014	1.71006E-07	-51.5882531

Regression Results for Year Round Full-Time
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.88848486
R Square	0.78940534
Adjusted R Squ:	0.74260652
Standard Error	6930.06711
Observations	12

ANOVA					
	df	SS	MS	F	Significance F
Regression	2	1620205463	810102731.5	16.86806304	0.000902637
Residual	9	432232472	48025830.22		
Total	11	2052437935			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%
Intercept	-26118.528	16860.2944	-1.54911456	0.155763393	-64259.1924
X Variable 1	3430.54544	741.8301516	4.624435167	0.001246478	1752.407771
X Variable 2	-30.018357	7.465045677	-4.02118865	0.003012664	-46.9054764

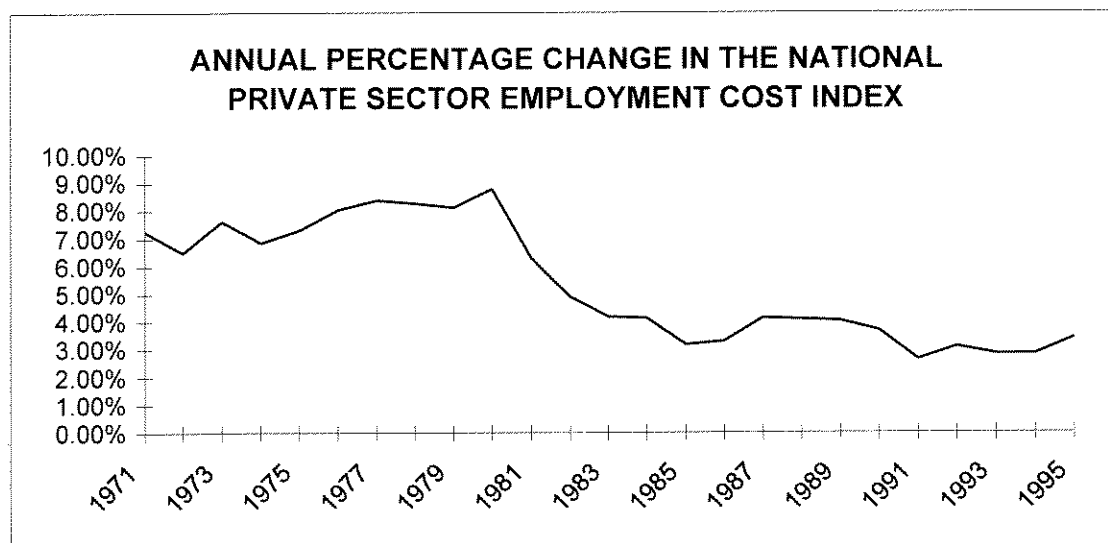
EMPLOYMENT COST INDEX - WAGES AND SALARIES OF ALL PRIVATE SECTOR WORKERS

Year	Wage & Salary Index	Rate of Change	Comp Index	Rate of Change	Total Index	Rate of Change
1996	127.3	3.41%	130.6	3.08%		
1997	132.3	3.93%	135.1	3.45%		
1998	137.4	3.85%	139.8	3.48%		
1999	142.2	3.49%	144.6	3.43%		
2000	147.7	3.87%	150.9	4.36%		
2001	153.3	3.79%	157.2	4.17%		
2002	157.5	2.74%	162.3	3.24%		
2003	162.3	3.05%	168.8	4.00%		
2004	166.2	2.40%	175.2	7.58%		
2005	170.5	2.59%	180.2	5.71%		
2006	<u>175.3</u>	<u>2.80%</u>	<u>184.5</u>	<u>2.40%</u>		
Geometric Mean	1996-06	3.25%		3.52%		

NOTES: Values previous to 1980 are the average rate of change of average hourly earnings for the total private non-agricultural sector.

DATA SOURCES: BLS, Handbook of Labor Statistics, 8/89; ;" Council of Economic Advisers, "Economic Indicators," various issues. Latest

Note: The indices for 2004 are annualized pe



3 YEAR TREASURY NOTE HISTORICAL RATES

PAGE DESCRIPTION: This page provides the data used to derive the interest rate used for discounting to present value any future dollar values estimated in the analysis. The formula used to estimate the interest rate equals $\{(1991 \text{ Index Value} \div \text{Begin Period Index Value})^{\exp.(1 \div (1991 - \text{Begin Period Year}))} - 1\}$.

Year	Annual Rate	Index Values
1994	6.27	1384.96
1995	6.25	1471.52
1996	5.99	1559.66
1997	6.10	1654.80
1998	5.14	1739.86
1999	5.49	1835.38
2000	6.22	1949.54
2001	4.09	2029.28
2002	3.10	2092.18
2003	2.10	2136.12
2004	2.78	2195.50
2005	3.93	2281.79
2006	4.72	2389.44
Geometric Mean		
1996-2006	4.36%	

Source: Council of Economic Advisors, "Economic Report to the President," and "Economic Indicators."

"Economic Indicators,"

7 2006

<http://www.federalreserve.gov/Releases/H15/data.htm>

The 2002 rate is the average for the first 7 months of 2006

10 YEAR TREASURY BONDS

Year	10 Year T-Bonds	Index Values
1996	6.44	1175.10
1997	6.35	1249.72
1998	5.26	1315.46
1999	5.65	1389.78
2000	6.03	1473.59
2001	5.02	1547.56
2002	4.61	1618.90
2003	4.01	1683.82
2004	4.27	1755.72
2005	4.29	1831.04
2006	4.86	1920.00

Geometric Mean

1996-2006 5.03%

Source: Council of Economic Advisors, "Economic Report to the President," and "Economic Indicators."

"Economic Indicators,"

7

2006

Note: The 2006 rate is the average for the first months of 2006

7

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
Year	Case Caption	Attorney	Case #	Case Type	Court	Plaint/Def	Arb/Trial
Dec-04	Bowen	James Krueger		wd		p	
May-06	Kaiko v. Wenzhuo	Joe Wildman	04-1-0042(3)	pi	2nd	p	
Jun-06	Taylor v. Coca-Cola Bottling Com. HI	Jan Weinberg	04-1-0283	pi	1st	p	
Nov-05	DeMonia v. State of Hawaii	Park&Remillard	05-1-0230-02 (VSM)	pi	1st	p	
Apr-06	Chad Jumawan v. Maya M. Ah King	CFS/Kekina/Lui	05-1-0557-04 KSSA	pi	1st	p	
Feb-05	Tooze-Aguirre v. Stevens Vagorder	Bruce Kim	04-00619 HG BMK	pi	FED	p	x
Sep-05	Moffett v. SMF Systems Corporation	Ann Horiuchi/Goodwill	03-00130 HG/BMK	wt	FED	p	x
Nov-05	Buentipo et al v. State of Hawaii et al	Firtz Marty	97-4036-10 VSM	pi	1st	p	
Apr-06	M/D. Franco v. E&J Lounge	Donald Fisher	04-1-0227-02(BIA)	pi	1st	p	
Oct-05	Autumn Burkhardt v. Mountain Riders	Gale Ching	03-1-0450(3)	wd	2nd	d	
Sep-05	Veronica Confesor v. Jose M. Madamba	John Thomas CFS	05-1-0303-02 SSM	mm	1st	p	
Jun-05	Lee v. USTU	Ward Jones	04-00461(USDC)	wt	FED	p	
Apr-06	Valeria Womack v. ???	Collin M./Mary Fritz		pi		p	
May-06	Morales-Kaho'ohanohano v.	Vlad Devens		mm		p	x
May-06	Murray v. Aston Mahana et.al	Tedson Koja	03-1-0505(2)	pi	2nd	d	
Apr-06	Masu v. Scios, Inc., et al	Lorraine Akiba	V 05-00318 DAE KS	wt	FED	p	
Jul-03	Harrison et al v. Schuler Homes, Inc	Ryan Akamine	01-1-0900-03 (SSM)	pi	1st	p	
Apr-01	Kienker, et al v. Bauer, et.al.	Joseph Ahuna	98-033K	pi	3rd	p	
Apr-05	Stewart v. Bradley Properties	Bickerton et al	05-00006 HG KSC	wd	FED	p	
Mar-06	Taculog v. 3M Company	Tedson H. Koja	05-1-0402-03 (EEH)	pi	1st	d	
Mar-06	Galimba v. Viacom inc.	Tedson H. Koja	05-1-1078-06 (EEH)	pi	1st	d	
Sep-05	Hussey v. O'Connor	Sue Herbach	00-1-2421-08 GWBC	pi	1st	p	x
Mar-06	Matayoshi v. Owens Illinois et at	Tedson H. Koja	03-1-1778-09 (EEH)	pi	1st	d	
Mar-06	Oakland v. Viacom	Tedson H. Koja	05-1-1380-07 (EEH)	pi	1st	d	
Mar-06	Flores v. Viacom inc.	Tedson H. Koja	05-1-1381-07 (EEH)	pi	1st	d	
Mar-06	Ray Howard v. Owens-Illinois, Inc	Tedson H. Koja	05-1-0402-03 (EEH)	pi	1st	d	
Mar-06	Kahoolihala et al v. Kawaihae'o Church	Wayne M. Sakai	03-1-0166-01 (EEH)	wt	1st	p	
Mar-06	Ivanov v. Hawaii Permanente Medical Group	Michael K. Li vington	05-00235 ACK BMK	mm	1st	p	
Apr-06	Sakaguchi v. Naomi Leong et al	Park&Remillard	04-1-1335-07 (RKOL)	pi	1st	p	
Jul-04	Tulilola et al v. The United States of America	Richard Turbin	V03 00684 ACK BMK	pi	FED	p	
Dec-04	Pahinui v. AIG	Richard Turbin	4007228	pi	1st	p	x
Jan-06	Robison v. Roper	Janice Kim	04-1-0235-02 SSM	pi	1st	p	
Dec-05	Pompador v.	Ian Mattoch		mm	1st	p	
Dec-05	Toro v. United States	Joseph Mellon	V03-00030 SOM/KSC	pi	1st	p	x
Dec-05	Goodman v. Beverly Enterprises-Hawaii	Janice Kim	01-1-1259 (EEH)	wt	1th	p	
Dec-05	Udac D/A v. Takata Corporation Hawaii	Phill Moon	02-1-0260	pi	3rd	p	
Dec-05	Steven Shepherd v. Machado et al	Trecker& Fritz	02-1-0333-02 (RKOL)	pi	1st	p	
Nov-05	Mitchell v. City and Country Honolulu et al	Roy Bell	02-00648 ACK LEK	pi	1st	p	x
Nov-05	Redhart and Casamo v. Yoshioka et al	Glenn Stanford	04-1-0069	pi	3rd	p	
Nov-05	Matter of Complaint of Mid Pacific of Hawaii	Laurent Remillard	CV04 00673 HG/BMK	wd	1st	p	
Nov-05	Wemple v. Dahman et al	Scott Saiki	92-1652-05	pi	1st	p	
Nov-05	Kurahara v. Del Monte Fresh Produce HI	Steve Barta	04-1-1959 (VSM)	pi	1st	p	x
Nov-05	Primacio v. J.A. Jones Management	Jan Weinberg	03-1-1265-06	pi	1st	p	
Nov-05	Hokama v. Oahu Transit Services	Woody Soldner	04-1-1243-07	pi	1st	p	
Nov-05	Krishna Kumar	Ian Mattoch		pi	5th	p	
Nov-05	Cox v. Pacific States Cast Iron Pipe C. et al	Ian Mattoch	02-1-0009K	pi	3rd	p	
Nov-05	Patricia Ketcham v. Wise	Ian Mattoch	04-00746 LEK	pi	1th	p	
Nov-05	Buentipo et al v. State of Hawaii et al	Trecker & Fritz	97-4036-10 VSM	pi	1st	p	
Oct-05	Shibuya/Tanimoto v. Mitsukoshi et al	Carolyn Hayashi	03-1-2511-12 (RWP)	wt	1st	p	
Oct-05	Limahai v. City and County of Honolulu	Jan Weinberg	02-1-0993-04 VSM	pi	1st	p	x

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
				Case		Plaint/	Arb/
Year	Case Caption	Attorney	Case #	Type	Court	Def	Trial
Oct-05	Joseph Yoshioka	Roy Chang		wd	1st	p	
Sep-05	Rohr vs. RCI Environmental	Janice Kim	04-1-0777-04(BIA)	wt	1st	p	
Sep-05	Cook v.	Roger Hoffman	01-1-1790-06	pi	1st	p	
Sep-05	Lovejoy v. Aquayone LLC Hawaii	Richard Fried	03-1-2244-11 (BIA)	wd	1st	p	
Sep-05	Lyons v. Kaiser Foundation Health Plan et al	Jeff Crabtree	MCCP-2005-015	mm	1st	p	
Sep-05	Hernandez	Ian Mattoch		pi	1st	p	
Sep-05	Luke v. Ryan A. Matsuo	Vladimir Devens	03-1-2007-10	wd	1st	p	
Aug-05	Guerpo v. Mastec North America et al	Gale Ching	V 04 00501 DAE/KS	pi	3rd	p	
Aug-05	Siminski v. Kehei Youth Center INC et al	Richard C. DeWaele	03-1-0333(1)	pi	1st	p	
Jul-05	John K. Driscoll v. City and County of Honolulu	Roy Chang	01-1-1240-04 (SSM)	pi	1st	p	
Jul-05	Metzler	Dave Simons		wt	4th	p	
Jul-05	Emeliano v. Keauhou Construction Corp	Laurent Remillard	04-1-0181	pi	3rd	p	
Jul-05	Anthony Holland v. Eugene M. Giddens	Stuart M. Kodish (Mattoch)	03-1-1737-08	pi	1st	p	
Jul-05	Yates v. Frogman Charters	John O'Kane	04-00554 SOM/LEK	pi	US Dist HI	d	
Jul-05	Pennington v. Takiguchi	Susan Marshall	03-1-0095	pi	5th	p	x
Jun-05	Wayne Newhous v. Mathew Buza et al	Teresa Tico	04-1-0090	pi	5th	p	x
Jun-05	Kauhiahao	Ian Mattoch		wd	3rd	p	
Jun-05	Scott Copp	Ian Mattoch		pi	1st	p	x
May-05	Salangdron, Mariano	Wayne Kekina		wd		p	
May-05	Campbell v. Kawachi	Jan K. Apo		wd	2nd	p	
May-05	Emmett Gangestad v.	Bill Lawson		pi	1st	p	
Apr-05	Alberto Bacani, et al v. Janet Uchida	James Bickerton	02-1-2099-09 (RWP)	wd	1st	p	
Apr-05	White v. State Farm Insurance	Andrew Winer	02-1-0367(2)	pi	1st	p	x
Apr-05	Debbie Wong v. Keene Sumida	Greg Lui-Kwan	03-1-0225-01	pi	1st	p	x
Apr-05	Linda Chock v. Naia Blankenfeld	Marty Fritz	02-1-002770	pi	1st	p	
Apr-05	Kolenko et al v. Zafiris et al	Jan Apo	V03-00389 MEA KS	pi	2nd	p	
Apr-05	Hunt v. Hawaii Health System	Richard Fried	04-1-0020	wd/mm	3rd	p	
Apr-05	Stephanie Hughes	Trecker & Fritz		pi	1st	p	
Apr-05	Kanei et al v. The Daiiei (USA)	Trecker & Fritz	03-1-2258-11 (RWP)	pi	1st	p	x
Apr-05	Lawrence Y.S. v. U.S. Auto Assoc.	Trecker & Fritz	04-0467-A	pi	1st	p	x
Mar-05	Lorin Yuen v. Liberty Mutual Group	Paul Cronin	UIM Arb	pi	2nd	p	
Mar-05	Rabaino	Susan Marshall		pi	5th	p	
Mar-05	Nakamoto v. State Farm Mutual Auto	Dan Kirley (Mattoch)	UIM Arbitration	pi	1st	p	
Mar-05	Takeuchi	Andi Winer		wd	1st	p	
Mar-05	Earl H. Miyamoto v. Hawaiian Electric C.	Wayne Kekina	02-1-1329-05 SSM	pi	1st	p	
Mar-05	Earl H. Miyamoto v. Trees of Hawaii	Wayne Kekina	03-1-1465-07 SSM	pi	1st	p	
Mar-05	Amy Au et al v. Matos et al	Christopher F. Carroll	02-1-0555(1)	wd	2nd	p	
Feb-05	Monica Tachera v. Johnson	Ian Mattoch	03-1-1770-09 (BIA)	pi	1st	p	
Feb-05	Danko v. Oahu Transit Services	Ian Mattoch	02-1-0768-03 (RWP)	pi	1st	p	
Feb-05	Furushima et al v. DTG Operations et al	Gerald Sekiya	02-1-0191	pi	5th	p	
Feb-05	Murphy v. Gumayagay	Gale Ching	03-1-0689-04 EEH	pi	1st	p	
Feb-05	Twhee Thu Nguyen v. David John D. et al	John Thomas CFS	04-1-0279-02	mm	1st	p	x
Feb-05	Tooze-Aguirre et al v. Stevens-Vangorder	Bruce Kim	04/00619 HG BMK	pi	FED	p	x
Feb-05	Tiffany Baron v. Sea Breeze Parasailing, et al	Mihoko Ito	01-1-23306-08	pi	1st	p	
Feb-05	Melinda Paulo v. Sea Breeze Parasailing, et al	Mihoko Ito	01-1-23306-08	pi	1st	p	
Jan-05	Xerox Cases	Susan Ichinose, et al.	02-1-XCM (EEH), et al	pi, wd	1st	p	
Jan-05	Awana, Raymond	Dan Colon		pi		p	
Jan-05	Shawna Thompson v. General Motors, et al	Richard Nakamura	03-1-0136	pi	3rd circuit	d	
Jan-05	Sales v. Cellco, Verizon Wireless, et al.	David Simons	03-1-0392-02	wt	1st	p	
Jan-05	Escarzan, Tammy	Woody Soldner		pi	2nd		
Jan-05	Oliveira v. Oahu Pluming	Larry Remillard	03-1808-09 (RWP)	pi	1st	p	
Jan-05	Mehrdad Hejazi	Jan K. Apo		pi	2nd	p	
Dec-04	Dr. Tokunaga	Irene Chung					
Dec-04	Noriyuki Fukada v. Randall Verdonck	Dan Colon	04-1-0238-02 (EEH)	pi	1st	p	
Dec-04	Mike Nishimoto v. Robert's Hawaii School	Jan Weinberg	03-1-0258-02	pi	1st	p	
Dec-04	Todd Locke v. Russell Kono, et al	Roger Hoffman	02-1-0663-03 (SSM)		1st	p	
Dec-04	Takeshita v. USA et al.	Vlad Devens		pi	2nd		
Dec-04	Anderson, Lois	Woody Soldner		pi	3rd		

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
Year	Case Caption	Attorney	Case #	Case Type	Court	Plaint/Def	Arb/Trial
Dec-04	Haines et al v. King Parsons Enterprises	Jan Weinberg	CV 02-00477 SPK LEK	pi	1st	p	
Dec-04	Jason Haley v. Meredith	Joseph Ahuna	03-1-2443-12	pi	2nd	p	
Dec-04	Robert Mills, Jr. v. Jonathan Isernia	Janice Kim	02-1-0582 (1)		2nd circuit	p	x
Dec-04	Landon Ibara v. Aloha Tower	Ian Mattoch	03-1-000223 (VSM)	pi	1st	p	
Dec-04	Bierly v. Greenbrier Co., et al.	John O'Kane	02-00381 SPK-LEK	pi	fed	d	
Dec-04	Yoshida v. Queens Medical Center, et al.	Cronin, et al. (Fried)	03-1-0107-01 DDD	med mal	1st	p	
Dec-04	Janessa Dicus v. Twin Laboratories	Ian Mattoch		pi	2nd	p	
Dec-04	Terry v. Dick Pacific Construction, et al/	Jan Weinberg	02-1-2848-12	pi	1st	p	
Dec-04	Taylor, Chris	Sue Herbich		pi		p	
Dec-04	Andrea Guilloz	Ian Mattoch		pi	1st	p	
Dec-04	Nava, Leannette	Glenn Stanford		pi		p	
Nov-04	Gapero et al v. Pacific Shores A.O.A.O. et	Roy Chang	00-1-0529(2)	pi	2nd	p	
Sep-04	Pannell St./D v. Kelley G. Dobbs	Joseph P.H. Ahuna	03-1-1193/06	pi	1st	p	
Sep-04	Feola C./N v. Kaiwo Terrace AOA	Roy Chang	03-1-000300-02 (VSM)	pi	1st	p	
Aug-04	Peizhu Guan & Wei Xia v. Ernest Thompson	Richard Turbin	03-1-0241-01			p	
Aug-04	Tvetene, Mary F.	Wayne Kekina		wd		p	
Aug-04	Ronald D. Kitchens v. Outrigger Hotels	Trecker & Fritz	02-1-001757-07 (RWP)	pi	1st	p	
Jul-04	Linda Smith	Carl Osaki		prop. Constr.		p	
Jul-04	Tomihara v. Thuyseen Krupp	David Simons		wt		p	
Jul-04	Sato, Kirk	Glenn Stanford		wd		p	
Jun-04	Vitolo, Merliza	Mike Stern		wd		p	
Jun-04	Kaniho v. Hawaiian Tug & Barge	John O'Kane	V00-00792 SPK-BM	pi	1st	d	
Jun-04	Lyden Siding Co. v. Sears Roebuck	Darwin Ching	01-00684 SOM KSC	contract term	USDC	p	
Jun-04	Marohn v. Wham-O, Moray Boogie	William Lawson	V02-00221 ACK BM	pi	1st	p	
Jun-04	Gonzales v. Thibodeaux et al	Eve Green	03-1-0254(2)	pi	2nd	p	
Jun-04	Antonio v. Albert C. Kobayashi	Trecker & Fritz	02-1-2244-09 (DDD)	pi	1st	p	
May-04	Ota v. Oahu Transit Services	Greg Lui-Kwan	03-1-000276-02	pi	1st	p	
May-04	Estate of Donald Gawthorne v. DeNigris, M	Teresa Tico		Med mal/wd	Kauai	p	
May-04	Kahananui, Peter	Ian Mattoch		pi		p	
May-04	Stronczer, Christina	Teresa Tico		pi	0	p	
May-04	Randi Coelho v. Kamehameha Schools	David Simons		Sex Harass		p	
May-04	Hillman v. Bello	Jeff Crabtree	02-1-0584-03 (RWP)	med mal	1st	p	
May-04	Canario, et al. v. Kamehameha Schools	David Simons		wt	2nd	p	
May-04	Brian Ross v. Simmer	Ward Jones	02-1-0565(2)	pi	2nd circuit	p	
May-04	Moravek, Carmita	Dr. Carlos Moravek		pi		p	
Apr-04	Quinata, Tammy (Hoshijo v. SCI Mngmt)	Darwin Ching	00-006-E-SH-RET	Discrim/H	HCRC	p	
Apr-04	Mary Lou Warhola v. Hartford Underwriter	Louis Mendonca	underinsured motor. Ar	pi		p	x
Apr-04	Torres, Ricardo v. Kirihara & Young	Vlad Devens	02-04(EEH) Arb No. 0	pi	1st	p	
Apr-04	Sims, Darryllyne (Hoshijo v. SCI Mngmt)	Gale Ching	02-RET/005-E-SH-RET	Discrim/H	HCRC	p	
Apr-04	La Noa O Pono Adams	Ian Mattoch	03-1-0132	wd	1st	p	
Mar-04	Boggs v. Izumoto	William Copulos	02-1-001007-04 (RWP)	pi	1st	p	
Mar-04	Estate of Danilo Angel v. Ingersoll Rand	James Krueger	CV02-00503 HG/BMK	wd	2nd circuit	p	
Mar-04	Bannwarth v. Commodore Machinery	Larry Remillard	02-1-0045-01 (DDD)	pi	1st	p	
Mar-04	Hughes, James	Richard Turbin		pi		p	
Mar-04	James Carney v. Young Bros. Ltd.	Cronin, et al (McTernan)	CV0300217 HG LEK	pi	1st	p	
Mar-04	Suanunoo Faamausili, Jr. v. C&C of Honol	Fernando Cosio	02-1-2333-10	pi	1st	p	
Mar-04	Lawlor G./M. v. Naeole Sand Sea	Ian Mattoch	02-1-1716-07(RWP)	pi	1st	p	
Mar-04	Jesus Sandoval	John Rapp		wd	1st	p	
Mar-04	Pula v. Burtner Castle Medical Center	Joe Ahuna	MCCP 2003/058	mm	1st	p	
Feb-04	Mueller v. American Movers, Inc.	Cronin, et al. (Kekina)	02-1-2334-10(DDD)	pi	1st	p	
Feb-04	Estate of Bryant Ragasa v. C&C of Honolu	James Krueger	02-1-2461-10	wd	1st	p	
Feb-04	Mr. T	Janice Kim		pi	1th	p	
Jan-04	de la Torre v. Anderson Biotech, Inc.	Dan Colon	01-1-3024-10(SSM)	pi	1st	p	
Jan-04	Wooley v. TowBoat Seviles, Inc., et al.	Cronin, et al. (McTernan)		pi		p	
Jan-04	Pickholz v. Dick Pacific Construction, Co.	Phil Lowenthal	02-1-0492(3)	pi		p	

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
Year	Case Caption	Attorney	Case #	Case Type	Court	Plaint/Def	Arb/Trial
Jan-04	Kawamae et al v. Xerox et al	Darwin Ching	01-1-3175-10 EEH	wd+ptsd	1st	p	
Jan-04	Jezebel Tiphareth v. AT&T CORP.	Carl M. Varady	03-00247 DAE-LEK	pi	FED	p	
Jan-04	Hayes, Lisa v. Waters of Kapolei	Ian Mattoch	01-1-2153-07 (SSM)	pi	1st	p	
Dec-03	Carolyn Berglund v. Ritz Carlton Hotel	Andrew Winer	V 02-00595 DAE KS	pi	1st	p	
Dec-03	Okada, Peggy v. Dial Electric	Richard Wilson		emp.			
Dec-03	Kahoolihala, Timothy	Ian Mattoch		pi		p	
Dec-03	Chock, Mason	Ian Mattoch		pi		p	
Dec-03	Janice Payton	Cronin, et al		pi		p	
Dec-03	Pohlson v. Kapiolani Med. Center	Jan Weinberg	02-1-1784-07VLC	pi	1st	p	x
Dec-03	Stasik v. Nakai	Cronin, et al.(McTernan)	01-1-3246-11(RWP)	wd	1st	p	
Dec-03	Gregory, Kali v. Bishop Estate, Kam School	Ian Mattoch	03-1-002203-10 (VSM)	pi	1st	p	
Dec-03	Alferez, Eric	Michael Stern		pi		p	
Dec-03	Gambeng v. Kauai Med. Clinic	Cronin, et al (John Thor)	02-1-0114	med mal	5th	p	
Dec-03	Timothy J. Young	Ian Mattoch				p	
Dec-03	Gillis v. Lee	Ian Mattoch	02-1-0069K	pi	3rd circuit	p	x
Dec-03	Lau v. Alert Holdings Group, Inc.	Peter Hsieh	02-1-1231-05RWP	burglary	1st	p	
Dec-03	Rodriguez v. Kekoa	Richard Turbin	03-01-0295-02(VSM)	pi	1st/CAAP	p	x
Dec-03	Bryce Kamalii	Jan Weinberg		pi	1st	p	
Nov-03	Mouli Van Tran	Richard Turbin		pi			x
Nov-03	Chan v. Island Movers, Inc.	Matsubara/Yoshimoto	02-1-1512-06 (SSM)	pi	1st	p	
Oct-03	EEOC v. UPS	Linda Ordonio-Dixon	01-00342 SPK KSC	discrim.	DC Hawaii	p	
Oct-03	Meckes v. Dick Pacific onstruction	Ortiz & Katano	01-1-3289-11 (RWP)	pi	1st	p	
Oct-03	Tasani v. AIG Hawaii Insurance Co.	Richard Turbin		pi	1st	p	x
Oct-03	Landon v. West Maui Resort Partners, et al	Ian Mattoch	02-1-0385(1)	pi	2nd circuit	p	x
Oct-03	Blick v. Four Seasons	James Krueger	01-00787ACK/BMK	pi	Fed	p	
Oct-03	Bolster, Warren	Teresa Tico		med mal		p	
Oct-03	Savage v. Jardine et al	Carl M. Varady		wt	1st	p	
Oct-03	Henrickson v. USAA	Kevin Chee		pi		p	
Sep-03	Karl Agustin	Ian Mattoch		wd		p	
Sep-03	Mary Niu	Ian Mattoch		wd		p	
Sep-03	Presher v. Commercial Data Systems, et al	David Simons	02-1-0837-04 EEH	wt	1st	p	
Sep-03	Faumina v. Honolulu Fire Department	Wayne Sakai/Leta Price	99-3688-09(RWP)	wd	1st	p	
Sep-03	Cutter v. Hofer-Scharl	Bruce Kim	02-1-0974-04EEH	pi	1st	p	x
Aug-03	Scott, David v. Burns Int'l Security Svcs.	Mary Wilkowski	V99-00925 ACK KSC	wt	1st	p	
Aug-03	Samuel Hughes v. Joseph Shorba, et al.	Richard Turbin	02-1-1929-08	pi	1st	p	
Aug-03	Trieu v. Comstock Feeder	Richard Turbin (DeSoto)		pi		p	x
Jul-03	Nakamura v. Hagadone Printing, Co.	David Simons	02-1-0623-03EEH	wt	1st	p	x
Jul-03	Shawn Matsuura (Baker)	Ian Mattoch		pi		p	
Jul-03	Estate of James Kaaa v. Sterling Grace	Jan Apo	01-1-0376 (2)	wd	2nd circuit	p	
Jun-03	Siavesh Zargari v. Jason Kino	Richard Turbin	02-1-1024-04 (GWBC)	pi	1st	p	
Jun-03	Staples v. State Farm Auto Insurance	Richard Turbin	51-0468-409	pi	State Arb.	p	x
Jun-03	EEOC v. Raytheon	Carl M. Varady	02/00735 DAE/LEK	wt	1st	p	
May-03	Marnie v. Lau, et al.	Richard Turbin	02-1-001695-07	pi	1st	p	
May-03	Fairfield, Scott	Roger Hoffman		pi		p	
May-03	Victoria Jacobo v. Sony Pictures, et al.	Richard Turbin	01-1-3467-12	pi	1st	p	
May-03	Evangelista v. City & County of Honolulu	Jarel Fonseca	01-1-3129-10	pi	1st	p	
May-03	Monazzami v. Extreme Sports Maui	Teresa Tico	011-00171 HG KSC	wd		p	x
May-03	Frazier-Deweese, Thomas	Ian Mattoch	Hilo	pi		p	
May-03	Case of Thomas Vuillemot	Peter Hsieh		pi	1st	p	
May-03	Lovell v. Worldwide Hospitality Furniture	Art Park	02-1-0256 (RMA)	pi			
May-03	Smith v. Peebles	Jeff Crabtree	02-1-003K	med mal	3rd circuit	p	
May-03	Makaiau v. AIG Hawaii Insurance	Larry Remillard		pi		p	
Apr-03	Momoyo Staples	Richard Turbin		pi		p	
Apr-03	Oandasan v. Kelekolio, Isuzu Motors, et al.	Ian Mattoch	01-1-0494(Hilo)	pi	3rd circuit	p	
Apr-03	Castro v. Kaneko	James Krueger	02-1-1033-04 (VLC)	pi	1st	p	

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CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
Year	Case Caption	Attorney	Case #	Case Type	Court	Plaint/Def	Arb/Trial
Apr-03	Ward, Dane	Ian Mattoch		pi		p	
Apr-03	Stone, Judy	Ian Mattoch		wd		p	
Apr-03	Easterday v. Leeward Auto Recycling	Jan Weinberg	02-1-0614-03	pi	1st		
Mar-03	Fred Farzami v. Byron Alcos	Richard Turbin	02-1-1694-07 (RWP)	pi	1st	p	
Mar-03	Sherwood v. Williams & Associates	Wes Ching	00-1-3517-11	wd	1st	d	
Mar-03	Smith v. Viacom, et.al.	Tedson Koja	02-1-1169-05 (EEH)	pi/wd	Hawaii	d	
Mar-03	Jaros v. Travelers	Bruce Kim	UM # S7U8511	pi	1st	p	
Feb-03	Berbig v. Jensen	William Lawson	01-1-0659	pi	1st	p	
Feb-03	Koko v. Colson	Larry Remillard	99-4467-12(DDD)	pi	1st	p	
Feb-03	Case of Ruth Kircher	Jan Apo		pi	Maui	p	
Feb-03	Sialana v. County of Maui	Jan Apo	00-1-0574(1)	pi	Maui	p	
Feb-03	Estate of Michael Pendleton v. Vanda, et.al	Ward Jones	02-1-2368-10	wd	1st	p	
Feb-03	Brooks v. Parrino	Jeff Crabtree	01-00498 ACK-KSC	bus	1st	d	
Jan-03	Hupp, Douglas	Ian Mattoch		pi		p	
Jan-03	Kaleo-Williams v. Ford Motor Co.	Jan Apo	01-1-0353 (1)	wd	2nd circuit	p	
Jan-03	Hennessy	Wayne Parsons		pi		p	
Jan-03	case of Nicole King	Richard Turbin		pi	1st	p	
Jan-03	Jensen v. Lindsey Building & Co., et.al.	James Krueger	99-0167(3)	pi	Maui	p	
Jan-03	Wendee Wilson v. Brandon Hamilton	Charles J. Ferrera	01-1-0312	pi	3rd	p	
Jan-03	Taylor v. Lam/Taylor v. N.Hawaii Comm.	William Lawson		pi	3rd circuit	p	x
Dec-02	Cenal v. Ragunton	Chuck Ferrera	00-1-3736 (VSM)	med mal	1st	p	x
Dec-02	Woolsey v Hashimoto	Teresa Tico	01-1-0171	pi	5th	p	
Dec-02	Taylor, Rachel v. Lam, North Hawaii Comm	Bill Lawson	01-1-0189	med mal	3rd circuit	p	x
Dec-02	Wilson v. Hamiltin	Ted Hong	01-1-0312	pi	Hilo	p	
Dec-02	Ynfante v. Julian	Richard Turbin		wd	1st	p	
Nov-02	Yamazaki, Masue v. Malama Salon & Spa	Arthur Park	02-1-0706-03	pi	1st	p	
Nov-02	Pedro	Roger Hoffman		pi	1st	p	
Oct-02	Koenig, Glen	Ian Mattoch		pi		p	
Oct-02	Chambers, Courtney	Ian Mattoch		pi		p	
Oct-02	Forsch v. State of Hawaii	Art Park	00-1-0001 (SFC (DDD)	pi/wd	1st	p	
Oct-02	Lide, et.al, v. Kakului Trucking & Storage,	Steven MacDonald	01-1-0358(3)	pi	1st	d	
Sep-02	Fowler v. West Maui Resort Partners, P.P. c	David Simons	01-1-0164(1)	wt	Maui	p	
Aug-02	Toby Gibson (Hawaiian Air crash)	David Simons		pi		p	
Aug-02	Kusuno, et.al, v. Kaiser Gypsum Co., Inc.	Steven MacDonald	01-1-1719-06	wd	1st	d	
Aug-02	case of Steven Leach	Steven barta		pi	1st	p	
Jul-02	Frazier Jr., Qcutziel v. Brett Anderson	Ian Mattoch	00-1-0463 GKN	pi		p	
Jul-02	Harada v. Villaruz	Lyle Harada	00-1-3347-10(SSM)	pi	1st	d	
Jul-02	Ua v. Sause Bros., Inc.	Stephen B. MacDonald	CV00 00654 SPK/LEK	pi	fed	d	
Jul-02	Oakley v. Hawaiian Humane Society	William Sink	01-1-0862-03	wt	1st	p	
Jul-02	Sanico v. Verdadero	Richard Turbin	01-1-0267-01 (SSM)	pi	1st	p	x
Jul-02	Villaruz v. Diagnostic Laboratory Services,	Lyle Harada	00-1-3347-10 (SSM)	pi	1st	d	
Jul-02	Darius Bell (MVA)	Richard Turbin		pi	1st	p	
Jul-02	Ousley v. Mobile Tool International	Edmund Yee	00-1-0323-01	pi	1st	d	
Jun-02	Trueblood v. Lokelani Resort Corp.	Ian Mattoch	02-1-0021(Hilo)	wd	3rd circuit	p	
Jun-02	Bayne v. Estate of Peter Crown	David Louie	97-0-2996(GWBC)	wd	1st	d	
May-02	Kelly v. Office of Hawaiian Affairs	Ken Mansfield	99-00394-01EEH	wt	1st	p	
May-02	Premaratne v. Queen's Medical Center	Susan Ichinose	01-00389 SOM/LEK	wt		p	
May-02	Cutter-Fujita v. Cutter of Maui, Inc.	Ian Mattoch	00-1-0356-02	wt	1st	p	
May-02	case of Mary Bluekle	Frank O'Brien		pi	1st	p	
Apr-02	Puteni v. Flores	Chris Carroll	99-0772(1)	pi	2nd circuit	p	
Apr-02	Aneki v. P&P, Inc.	Richard Turbin	01-1-1691-06 (EEH)	pi	1st	p	x
Apr-02	Batalon v. Tyau	TJ Lane	00-1-0254(GWBC)	wd	1st	p	
Mar-02	Diego v. Scott et.al.	Eve Green	99-0764 (3)	wd	2nd circuit	p	x
Mar-02	Muramoto v. Edwards Taxi & Tours	Jan Weinberg	00-1-2323-07 (GWBC)	pi	1st	p	
Feb-02	case of David Wilson	Ian Mattoch		wd		p	

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CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
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Feb-02	Ng v. Park	Richard Turbin	982127947	pi	1st	p	x
Feb-02	Cobb-Adams, et.al v. Allied Machinery	Art Park	99-226K (Kona)	pi		p	
Feb-02	Ambrose v. Arakawa	Ryan Akamine	00-1-3371-11(SSM)	wd	1st	d	
Feb-02	Castillo vv. Errol Kaaa	Greg Markham		wd	1st	d	
Feb-02	Barut v. Czarnowski	John Kuba	00-2-18378	pi	wash	p	
Jan-02	Richardson v. Long's Drugs	Bruce Kim	01-00101 DAE-LEK	pi	fed	p	
Jan-02	McKenzie	Dan Kirley	00-01-0147	pi			
Jan-02	U'u v. Castle Medical Center	Charles J. Ferrera	01-0817-03	mm	1st	p	
Dec-01	Albright, Casey	Jan Apo			Maui		
Dec-01	Maunaloa Assoc. v. City & County of Honolulu	Lex Smith	89-3539-11 (SSM)		1st	d	
Dec-01	Nicole Brilhante v. State of Hawaii, et al.	Jan Apo	02-1-2713-11 SSM	pi	1st	p	
Nov-01	Nishimura v. Kuakini Medical Center, et. A	Richard Turbin	99-3489 (SSN)	wd	1st		x
Nov-01	Mostolesv. Albrecht	Mark Gallagher	99*116	pi	3rd circuit	p	x
Nov-01	Nishimura v. Kuakini Medical Center, et. A	Richard Turbin	99-3489-09	pi	1st	p	x
Oct-01	Monazzami v. Extreme Sports Maui	Teresa Tico	CV01-00171-HG-KSC	wd		p	x
Oct-01	Kumar v. Morris, et al.	John Rapp/Andy Winer	00-1-0890-03(SSM)	wd/med m	1st	p	x
Oct-01	McAvoy v. Berman, et.al.	Jeff Crabtree	00-1-00749 VLC	pi	1st	p	
Oct-01	Feldman v. Edward Sultan CO.	Carl Osaki	00-1-0161-01 (VSM)	wt	Hawaii	p	
Oct-01	Qunilan v. Marsh	Paul V. Smith	00-1-0279-01 (VLC)	wd	1st	p	
Oct-01	Boomhower v. The Hardin Group	James Krueger		pi	2nd circuit	p	
Sep-01	Cabahug v. Crisostomo	Richard Turbin	00-1-2545-08 SSM	pi	1st	p	
Sep-01	Miguel v. State of Hawaii	Paul V. Smith	99-0801-02	wd	1st	p	
Sep-01	Levy, Aduss, Feinberg, Goodreau v. Dolphin Quest, et.al.	Bruce Kim, Janice Kim	00-1-351	wt	Hawaii	p	
Sep-01	case of Gary Honjiyo	Richard Turbin		pi	1st	p	x
Sep-01	Sooalo	Richard Turbin		pi	1st	p	
Aug-01	Richardson v. Industrial Chemical & Lubricants	Peter Hsieh	02-1-1070-04	pi	1st	p	
Aug-01	Aliyah Taimatuia	Ian Mattoch		pi	1st	p	
Aug-01	Olson v. Molokai Mule Ride	Ken Mansfield	99-3596-09 (KNB)	pi	Molokai	p	
Jul-01	Rogers v. Mauna Lani Resort	David Simons	580DEA/EEOC # 378	discrim.	1st	p	
Jul-01	Szenes v. State of Hawaii	Art Park	00-1-2279-07	wd	1st	p	
Jul-01	case of Scott Huling	Larry Reminnard		wd	1st	p	
Jun-01	case of Qui Kim Huynh	Ian Mattoch		pi	1st	p	
Jun-01	Johnson v. State of Hawaii	Art Park	99-3875-10 (KNB)	wd	1st	p	
Jun-01	Daniel v. State of Hawaii	Art Park	99-4121-11	pi	1st	p	
Jun-01	Woodington v. State of Hawaii	Art Park	99-3801-10 (KNB)	WD/pi	1st	p	
Jun-01	Ramos v. Smith	Jan Weinberg	98-2166-05	wd	1st	p	
Jun-01	Barnhill v. Brady	Wade Katano	99-0863-03	wd	1st	d	
Jun-01	Clark v. Ast Brands, et.al.	Bill Lawson	99-0775-02	pi	Kauai	p	
Jun-01	Culp v. Queen's Medical Center	Roy Bell		wd	1st	p	
Jun-01	Oshiro v. Kalaka Nui, Inc.	Greg Markham		pi	1st	d	
Jun-01	Vinzons v. Island Insurance Co.	Randal Yoshida		pi	1st	p	x
May-01	Schneider v. Strote	Ashfoird & Bickerton	98-00805 Dae	wt	fed	p	x
May-01	Shaw v. VoiceStream	David Simons		wt	1st	p	
May-01	Madiro v. E Noa Corp.	Ryan Harimoto	00-1-0046-1 (VLC)	wt	1st	p	
May-01	Debra Delicata	Richard Turbin		pi	1st	p	x
Apr-01	case of Joung O. Lee	Ian Mattoch		pi	1st	p	
Mar-01	Dalke Gaylord	Will Copulos		pi	1st	p	
Mar-01	Rasoul	Richard Turbin		pi	1st	p	
Feb-01	Sees v. Laurin	Ian Mattoch	00-1-2866-09 (GWBC)	pi	1st	p	
Feb-01	Lott v. Liberty Mutual	Tracy Chinen		pi	1st	d	
Feb-01	Valoroso v. AIG Hawaii	Larry Remillard	98-3958-09	bad faith	1st	p	
Feb-01	Kalaikai v. Atlas Turner, et.al.	Richard Turbin	00-1-1497-05 (EEH)	wd	1st	p	
Jan-01	Pei Wei Guo Lee v. Patrick Villegas	Derek Kobayashi	99*3242-08	pi	1st	p	
Jan-01	Sato v. Safeway	Richard Turbin		pi	1st	p	x

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Jan-01	Moranv. K-Mart	David Louie	98-0023(3)	pi	2nd circuit	d	
Dec-00	case of David Kaser	Ian Mattoch		pi		p	
Dec-00	Freund	Richard Turbin		wd	1st	p	
Dec-00	Baddo v. K. Young Construction Hawaii, Inc., et. Al.	Dan Chur	98-4142-09	pi	1st circuit	p	
Dec-00	Gassner v. Whitford	Art Park	98-1314-03 (GWBC)	pi	1st circuit	p	
Dec-00	Halmos v. Arakaki	Bill Lawson	00-1-0872-03	pi	1st	p	
Nov-00	Soares v. Nakamura	Teresa Tico	00-01-0031	pi	kauai	p	
Nov-00	DeCosta v. Ching	TJ Lane	99-4661-12	pi	1st circuit	p	
Nov-00	Burningham v. Leicht	TJ Lane	99-1940 (SSM)	pi	1st circuit	p	
Nov-00	Hearn v. Thomas S. Kosasa, et. Al.	Jan Weinberg	99-0073-01	wd	1st circuit	p	
Oct-00	Swanson, Luella v. Funaku, et al.	Teresa Tico	97-0334	pi	5th	p	x
Oct-00	case of Michelle Hunt	Mark Gallagher		pi	fed	p	
Oct-00	Gunmtang v. State of Hawaii	Ryan Akamine	98-0600(1)	pi	1st	d	
Oct-00	Laronal v. Kaiser Permante	Richard Turbin					
Oct-00	Garcilaza	Jan Apo		pi	maui	p	
Oct-00	Kamai et al v. State of Hawaii	Roy Bell	99-0841-02	wd	1st circuit	p	
Oct-00	Hearn v. Kosasa	Jan Weinberg	99-0073-01				
Sep-00	Kanhanu v. State Farm Mutual	Art Park	99-3173-08 DDD	bad faith	1st circuit	p	
Sep-00	Gomes	Ian Mattoch		pi	1st circuit	p	
Sep-00	Birchfield v. Hyatt	Jeff Lau	99-00596 SOM LEK	pi	fed	p	
Sep-00	case of Kenneth DeLa Cruz	Ian mattoch		pi		p	
Aug-00	case of Ron Jitchaku	Ian Mattoch		pi	Hawaii	p	
Aug-00	Grassia	Richard Turbin		wd	1st circuit	p	
Aug-00	Mundell v. Kapua	Richard Turbin	99-2749-07	pi	1st circuit	p	x
Aug-00	Maballo	Sue Hrbek		pi	1st circuit	p	
Aug-00	Gaylord v. Kaneko	Will Copulous	98-4460-10	pi	1st circuit	p	
Aug-00	Kayan v. City & County of Honolulu	Ken Robbins	99-1526-04	wd	1st circuit	d	
Aug-00	Brown v. Hyatt Corp.	Richard Turbin	CV98-00964 ACK	pi	Kauai	p	x
Jul-00	Burch v. Frazier	Bill Lawson	00-1-0573-02	wd	1st	p	
Jul-00	Beaulieu v. Northrup Grumman	William Jarrett	CV-00537 ACK-BMK	WT	1ST	p	
Jul-00	Pacubas v. Honolulu Iron Works, et.al	Jim Krueger	99-00395	pi	federal	p	
Jul-00	mar v. augustin	Will Copolous	98-3977-09	pi	1st circuit	p	
Jul-00	Lane v. Fry	Peter Hsieh	98-228k	pi	3rd circuit	p	
Jun-00	Uchima v. Erect-A-Tube, Inc.	Richard Turbin	98-2949-06(EEH)	pi	1st	p	x
Jun-00	Toshio Uchima	Richard Turbin		pi		p	x
Jun-00	Richie v. Kasadate	Ian Mattoch	99-0-001100 (KNB)	pi	1	p	
Jun-00	Morito v. Davis, C&C of Honolulu	Corp Counsel	98-003929 (CKH)	pi	1st	d	
Jun-00	Au	Richard Turbin		pi	1st circuit	p	
Jun-00	Rygg v. County of Maui	David Louie	98-00874-ACK	WD	maUI	D	
Jun-00	Hoshijo v. Beverly Manor	Paul Lucas	FEP no. 8988; EEOC No. 37B-98-0213	discrimination	HI Civil Rights Commission	p	
Jun-00	Cummings v. Woodbine Mfg., et.al.	Larry Remmillard	98-2312-05	pi		p	
Jun-00	Sanchez v. Tesoro	Jan Weinberg	CV99-00174 SOM	pi	admiralty	p	
May-00	case of Mark Panicek	Andy Winer		pi		p	
May-00	Victoria Agustin v. Island Insurance	Richard Turbin		pi		p	
May-00	Kuba divorce	Darwin Ching		family	1st circuit		
May-00	Vellez v. RSI Roofing	Jan Weinberg	98-3470-08	wd	1st circuit	p	
May-00	Daproza v. Rodrigo	Bill Lawson	97-4855-11	pi		p	
Apr-00	Mizushima v. Hawaiian Electric, Inc.	Phil Brown	99-0179-01	pi	1st	p	
Mar-00	Donovan v. Atlas Sales	James Krueger	98-0623 (3)	pi	maui	p	
Mar-00	Bell v. Yoshioka	Bill Lawson	96-5267	pi		p	
Mar-00	Ambrose	Ian Mattoch		pi	1st circuit	p	

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Year	Case Caption	Attorney	Case #	Case Type	Court	Plaint/Def	Arb/Trial
Mar-00	Brien O'Brien	Teri Tico		pi	Kauai	p	x
Feb-00	case of Avis Cardona	Art Park		pi	Oahu	p	
Feb-00	Miyahira v. NCR	Susan Ichinose		wt	1st circuit	p	
Feb-00	Kamioka v. Wada	Brian Ho		pi	1st circuit	p	
Feb-00	Delima v. Diagnostic Lab Services	Andy Wilson	99-259	pi	Hawaii	p	
Feb-00	Dollente v. Young Brothers	Michael Nakano	98-00724 SOM	pi	1st	d	
Feb-00	Gerard v. Pacific Marine Contracting	David Louie	97-275K	pi	3rd circuit	d	
Jan-00	Breese v. Attractions Hawaii	Carl Osaki		wt	1st	p	
Jan-00	case of Paul Winters	Ian Mattoch		pi	1st	p	
Jan-00	Oswalt	Carl Osaki		wt		p	
Jan-00	Moren v. Takayama	Phil Brown	98-5491-12	pi	1st circuit	p	
Jan-00	Soares	David Simons		wt	1st circuit	p	
Jan-00	Anaya	Liz Fujiwara		wt	1st circuit	p	
Jan-00	Shoppe v. Gucci America	Lawrence Cohn	97-0042 (2)	wt	Hawaii	p	
Jan-00	Nguyen v. Ontai et. Al.	Jan Weinberg	98-2418-05	pi	1st circuit	p	
Jan-00	Sonny Wong v. Masao Washiashi	Ian Mattoch	98-0990-03	pi	1st circuit	p	
Jan-00	Vogel, et. Al v. Jeffrey Parham	Wes Ching	97-081(1)	pi		d	
Dec-99	Darlington	Ian Mattoch		pi	1st circuit	p	
Dec-99	Maldonado v. State of Hawaii	Tracy Chinen	99-075K	pi	3rd circuit	d	
Dec-99	Valiente v. County of Hwaih	Kit Roehrig		wd	Hawaii	p	
Dec-99	Thomas v. Creative Computing	Lee Nakamura	96-087k	pi	maui	d	
Dec-99	Crisologo v. Kaneshiro & C&C	Tedson Kojia	98-1573-04	pi	1st circuit	d	
Dec-99	Barrett	Mark Gallagher		pi	1st circuit	p	
Nov-99	case of Jason Warren	Andy Winer	98-0990-03	pi	1st		
Nov-99	Golonka v. Van Patten	Richard Turbin	CV98-0081SPK	pi	1st circuit	p	
Nov-99	frost v. porter	Bill Lawson	99-0911-03	pi	1st	p	
Nov-99	Perreira v. Rodrigues	Ian Mattoch	98-83	wd	3rd circuit	p	
Nov-99	Wilson v. Funayama	Ian Mattoch	98-3478-08	pi		p	
Oct-99	Fabric v. Visaya	Teresa Tico	98-0346	pi	kAUAI	P	
Oct-99	Rosalie Poerreira	Kit Roehrig		pi	Hawaii	p	
Oct-99	Factora v. Tanaka	Richard Turbin	98-0568-02	pi	1st circuit	p	
Oct-99	Kienker, et. Al. v. Bauer, et. AL.	Joe Ahuna	98-033k	pi		p	
Oct-99	Stalter v. Schuler Homes	David Louie	97-4771-11	pi	1st circuit	d	
Sep-99	Kelly v. National Car Rental	Mark Gallagher	97-00650 SOM	pi	fed	p	
Sep-99	Encarnacion	Matt Viola		wt		p	
Sep-99	Harpole v. Aeto	Richard Turbin	98-0050-01	wd	1st	p	
Sep-99	Vang Van Tran	Roger Hoffman		pi		p	
Sep-99	Edelsen v. Grand Wailea, et.al.	Tracy Chinen	97-0404(3)	pi	3rd circuit	d	
Sep-99	Luyt v. Volvo Construction Equipment	Mark Gallagher	98-0365-01	pi	1st circuit	p	
Sep-99	Udo v. Aina (C&C of Honolulu)	Wyeth matsubara	97-00208 DAE	pi	oahu	d	x
Aug-99	case of David Higa	Larry Remillard		pi	1st	p	
Aug-99	Aimee Strum v. Atlanatis Adventures	Matt Viola		wt	1st	p	
Aug-99	Ring v. Milam	Mike Stern	98-3392-07	pi		p	x
Aug-99	Edel v. the Hartford	Celia Union	96-3997-10	pi		d	x
Aug-99	Richard Shaw v. McCully Bike	Roy Bell		pi		p	
Jul-99	Hart v. Cutright	Mark Gallagher	97-4677-11	[i]	1st	p	
Jul-99	Suliman v. Royal Maccabees Life Ins.	Dan Kirley	95-1769-05	ins.		p	
Jul-99	Saladino v. Abad	Phil Brown	97-4663-11	wd	1st circuit	p	
Jul-99	Tantisira v. Cheung	R. Turbin	98-2848-06	pi	1st circuit	p	x
Jul-99	Sauve-Kitagawa v. Fat Friday's	David Louie	97-2020-05	pi	1st circuit	d	
Jul-99	Rodrigues v. Wendy's International	Susan Ichinose	98-00974 ACK	wt	maui	p	
Jul-99	Punahu v. Stae of Hawaii	Priscilla Mills		pi		p	
Jul-99	Nelmida v. Shelly Eurocars	Elizabeth Fujiwara	94-2482-07	wt		p	
Jul-99	Anderson vs. C. & C of Honolulu	David Simons	98-00261 Dae	wt		p	
Jun-99	goree v. pak	Bill Lawson	97-3575-09	pi	1st	p	

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
				Case		Plaint/	Arb/
Year	Case Caption	Attorney	Case #	Type	Court	Def	Trial
Jun-99	Richard Lamb case	Will Copulus		pi	1st	p	
Jun-99	Barnes	Richard Turbin		pi		p	x
Jun-99	Teri Oshio	Michael Stern		pi		p	x
Jun-99	Wilcox	Steven Lane		wd		p	
May-99	barrington v. time-warner	Roger Hoffman		pi		p	
May-99	Holmes v. Hooper Homes	Liz Fujiwara	97-1492-04	wt		p	x
May-99	Hall et. al. v. Chongkee	Chris Carroll	96-09301)	pi	Maui	p	
May-99	Oser	David Simons	98-027k	wt		p	
May-99	Kaniho	Joe Ahuna		wd		p	
May-99	Sato v. Safeway	Liz Fujiwara	97-01536-SOM	wt		p	
Apr-99	Figel v. Stalcup	Ian Mattoch	98-4963-11	pi	1st	p	
Apr-99	Sidam v. Dept. of Health	Larry Remillard	97-68 (Hilo)	pi		p	
Apr-99	Guzman v. Robert's Hawaii Toura	R. Turbin	cv98-00080 HG				
Apr-99	McClane	Liz Fujiwara		wt		p	x
Apr-99	Velasco v. State Farm	Richard Turbin	51-0335-559	pi		p	x
Apr-99	Hong Do	Richard Turbin		pi		p	x
Apr-99	Awana v. Tanimoto	Richard Turbin	98-0410-01	pi		p	
Apr-99	Bautista	Ben Ignacio		pi		p	
Apr-99	Chrisologo	Richard Turbin		pi			x
Apr-99	Robins v. Nova Group	Ian Mattoch	96-00858 ACK	pi		p	
Apr-99	case of Joseph Moke	Ian Mattoch		wd		p	
Mar-99	Brodie v. Maui Kamaole Condomium AOA	Jan Apo	96-0691(1)	pi	2nd circuit	p	
Mar-99	Marantz v. Earl Scheib	David Simons	98-00583 HG	wt	Fed	p	
Mar-99	Bess Palma	Mat Viola		wt		p	
Mar-99	Kalani v. Alaka'i Mechanical	Liz Fujiwara	97-0106-01	wt		p	
Mar-99	Nena Kawamoto v. Grand Pacific life	Richard Wilson		wt		p	
Mar-99	Buenaventura	Jim Bickerton		pi	1st circuit	p	
Mar-99	Okano Furniture v. HELCO	Diana Van De Car	97-498	bus disrupt	HI	d	
Feb-99	Ropp	Phillip Brown		pi	1st circuit	p	
Feb-99	Morris v. City	Tedson Koja	97-2153-05	wd	1st circuit	d	
Jan-99	Vanu Lei	Joe Ahuna		pi		p	
Jan-99	Witcko v. Bishop Estate	Mitchell Wong	97-1198-03	bus disrupt	1st circuit	p	
Jan-99	Barroga v. Hoagland	Nelson Kinoshita	97-357	pi	Hilo		
Dec-98	Tyquengco	John Hoshibata		pi	Oahu	p	
Dec-98	Creekmore v. Great Hawaiian	Jan Weinberg	97-01539	pi		p	
Dec-98	Valhuerdi v. Stinnett	Teresa Tico	97-0236	pi	kauai	p	
Dec-98	Fisher	Dave Simons		wt		p	
Dec-98	Powell	Jan Weinberg		pi	1st circuit	p	
Nov-98	Coyle	Jan Weinberg		pi	1st circuit	p	
Nov-98	Heatherly	Phil Brown		pi	1st circuit	p	
Oct-98	Kim v. NCR	Susan Ichinose	78-160-00079-97	wt			x
Oct-98	Anderson v. BHP	David Simons	96-4828-11	wt		p	
Sep-98	Nesbitt v. Graff	Richard Turbin		pi	1st circuit	p	
Aug-98	Cobb-Adams	Dave Simons		wt		p	
Aug-98	Tobias	Jeff Crabtree					
Aug-98	Aronson	Wes Ichida		pi	1st circuit	p	
Aug-98	Apopo Hale	Wes Ching		bus disrup	kauai	d	
Aug-98	Werle v. W.D. Burgess	Zale Okazaki	97-00083	pi	1st circuit	d	
Jul-98	Goldbranson v. USA	Elizabeth Fujiwara		pi		p	
Jul-98	Goo v. Bui	Randall Yoshida	96-0234-01	pi	1st circuit	p	x
Jun-98	Rodrigues v. KSBE	Fujiwara		wt	1st circuit	p	
Jun-98	Nesbitt v. Graff	Richard Turbin	96-0280(3) A	pi	in 1st	p	

EXHIBIT							
CASES IN WHICH THOMAS A. LOUDAT, PhD HAS BEEN RETAINED							
				Case		Plaint/	Arb/
Year	Case Caption	Attorney	Case #	Type	Court	Def	Trial
Jun-98	Eppolito v. Ponce & Oahu Transit Services	Ian Mattoch		pi		p	
Jun-98	Plouffe	Jan Weinberg		pi		p	
Jun-98	Bailey	David Simons		pi		p	
May-98	Hale v. Seeley	Jan Weinberg	96-0057-01/CAAP	pi	1st circuit	p	
May-98	Pang v. State of Hawaii	Rick Dewale	95-4589-12	wt	1st circuit	p	
Apr-98	Edralin	Art Park		wd	Oahu	p	
Apr-98	Nacino v. City, et. al.	Randall Ishikawa	96-2672-06	pi	Oahu	d	

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March 10, 2006

My fees are:

\$190/per hour for all services

\$270/per hour for trial and deposition testimony

Thomas A. Loudat, Ph.D.

Economist

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(808) 927-2791 (cellular)
tomloud@earthlink.net

ACADEMIC POSITIONS:

Research Associate, Oceanography Department, School of Ocean and Earth Sciences and Technology, University of Hawaii, Honolulu, (8/95-2/99)

Visiting Assistant Professor/Lecturer, Decision Sciences and Business Economics Departments, College of Business Administration, University of Hawaii, Honolulu, (8/82-5/93)

Lecturer, Agricultural Business Management Department, California Polytechnic State University, San Luis Obispo California, (1981-82)

Associate Professor, Agricultural Economics Department, California State University, Fresno (1980-81).

EDUCATION:

Ph.D., Economics, University of Hawaii
Honolulu, 1980.

Major area of specialization: Agricultural & Resource Economics

Minor areas: Quantitative Methods, Marketing and Research Methodology

M.S., Economics, University of Hawaii
Honolulu, 1979

Major area of specialization: Agricultural & Resource Economics

M.S., International Economic Development, Cal Poly, State University
San Luis Obispo, California, 1975

BA, University of California, Santa Barbara, 1971 Specialization: Poli Sci

PROFESSIONAL ASSOCIATIONS/ORGANIZATIONS:

National Association of Forensic Economics
American Academy of Economic and Financial Experts
Western Economics Association
American Agricultural Economics Association
Western Regional Science Association
Marine Resource Economics Association

PUBLICATIONS:

REPRINTS OF PREVIOUS WORK:

The Economics of the Maui Dune Sand Market, September 2006, Prepared for Ameron Hawaii, Co-Authored with Dr. Prahlad Kasturi.

Hawaii's Seed Crop Industry: Growth, Current and Potential Economic and Fiscal Contributions, May 2006, Prepared for The Hawaii Farm Bureau, Co-Authored with Dr. Prahlad Kasturi.

Socio-Economic and Environmental Impact Analysis of an Oahu Landfill Location, October 2004, Prepared for Ameron Hawaii, Co-Authored with Dr. Prahlad Kasturi.

The Economics of Transitions to Heat and Electricity Generation through Non-Conventional and Renewable Fuels, November 2003, College of Social Sciences, Hawaii Energy Policy Forum, University of Hawaii at Manoa, Co-Authored with Dr. Prahlad Kasturi.

The Economic & Fiscal Impacts of Combined Heat and Power Systems, April, 2003, Department of Business, Economic Development & Tourism, Energy, Resources & Technology Division, Honolulu, Hawaii

Additional Investigations of The Economic & Fiscal Impacts of the Hawaii Energy Conservation Income Tax Credit, Proceedings of the Energy Efficiency Task Force, January, 2002, Department of Business, Economic Development & Tourism, Energy, Resources & Technology Division, Honolulu, Hawaii.

The Economic & Fiscal Impacts of the Hawaii Energy Conservation Income Tax Credit, Proceeding of the Energy Efficiency Symposium, November 9, 2000, Department of Business, Economic Development & Tourism, Energy, Resources & Technology Division, Honolulu, Hawaii.

The Economic Value of Manganese Tailings to Marine Mining Development, Conference Proceedings, 1998 Offshore Technology Conference, Houston, Texas May 1998. Co-Authored with John C. Wiltshire.

Industrial Applications of Waste Manganese: Initial Testing and Economic Evaluation, Pacon 97 Proceedings, Symposium on RESOURCE DEVELOPMENT, Environment Issues and the Sustainable Development of Coastal Waters, PACON International, Hong Kong. July 1997. Co-Authored with John C. Wiltshire.

The Economics of Commercial Koa Culture, Koa: A Decade of Growth – Proceedings of the Symposium, edited by Lisa Ferintinos and Dale O. Evans, November 19 and 20, 1996.

Solution Mining of Johnston Island Manganese Crusts: An Economic Evaluation, Conference Proceedings Ocean '95, San Diego. October 9-12, 1995. Marine Technology Society, Washington. Co-Authored with Kimo Zaiger and John C. Wiltshire.

Application of Waste Ferromanganese Marine Mineral Tailings in the Manufacture of Innovative Building Products. Final Report on Contract No. 14-35-0001-30534, Continental Margins Program. Department of Business, Economic Development and Tourism. 1995. Co-authored with John Wiltshire.

An Economic Evaluation of New Ocean Mining Technologies. Hawaii SeaGrant and the Department of Business and Economic Development, August 1994.

A Historical Performance Evaluation of the Hawaiian Home Lands Trust - State of Hawaii (April 1994), The Hawaiian Home Lands Trust Individual Claims Review Panel, Hawaiian Claims Office, Department of Commerce and Consumer Affairs, State of Hawaii, co-authored with A. Roy Horn and Robert Lucas.

Cumulative Tax Rates of the Working Poor: Evidence of a Continuing Poverty Wall, Journal of Economic Issues, Vol. XXVII, March, 1994, co-authored with Dr. Jack Suyderhoud and Dr. Richard Pollock.

An Investigation of the Contribution of Platinum and Phosphorite to the Economic Viability of a Manganese Operation in the EEZ Surrounding Hawaii and Johnston Island, DBED Report, Department of Business, Economic Development, and Tourism, Honolulu, Hawaii (April 1993), co-authored with John Wiltshire.

The Economics of Mining Manganese Crust with Recovery of Platinum and Phosphorous, Recent Advances in Marine Science and Technology, PACON International (1993), co-authored with John Wiltshire.

The Identification of Potential Manganese Crust Mine Sites, Proceedings of the Third Symposium of Studies Related to Continental Margins -- A Summary of Year-Five and Year-Six Activities, November 15-18, 1992, Sponsored by Minerals Management Service, U.S. Dept. of the Interior and the Continental Margins Committee, Association of American State Geologists; Hosted by Bureau of Economic Geology, University of Texas, Austin, co-authored with John Wiltshire.

PhotoVoltaic Energy in Hawaii - An Assessment of Legal and Institutional Aspects for PolicyMaking, Co-Authors Ron Richmond and Robert Freitas, July 1989.

Method of Assessing New Crop Potential in Hawaii: A Case Study of the Hawaii Papaya Industry, Research Extension Series 079, Hawaii Institute of Tropical Agriculture and Human Resources, University of Hawaii, October 1987. This work was also presented at the Annual Meetings of the Western Regional Science Association Meetings in February 1988.

Loudat, T.A., A.W. Fast and Gary G.L. Rogers. 1988. *Economic Analysis of Salmon Reared in OTEC Systems*. In: A.W. Fast and K.Y. Tanoue (Eds). Ocean Thermal Energy Conversion Aquaculture in Hawaii. Univ. Hawaii Sea Grant College Program, Rept. Series UNIH-SEAGRANT-MR-89-01. PGS 156-176.

Report of the FIRST TAX REVIEW COMMISSION to the THIRTEENTH LEGISLATURE - State of Hawaii, December 17, 1984, co-authored with Jack Suyderhoud.

Special Issues of Hawaii's Income Tax, Staff Working Paper No. 11, Hawaii Tax Review Commission, September 1984.

Inflation and Hawaii's Income Tax, Staff Working Paper No. 5, Hawaii Tax Review Commission, June 1984.

A Comparative Review of the Hawaii State Tax System, Staff Working Paper No. 2, Hawaii Tax Review Commission, February 1984.

The Demand for Bananas in the Honolulu Market -- An Econometric Analysis, Proceedings of the Hawaii Banana Industry Association Eleventh Annual Conference, 1978.

OTHER PROFESSIONAL ACTIVITIES:

CONSULTING PROJECTS:

Economic Analysis, 1000+ separate projects conducted between July 1983 and present related to the estimation of economic damages in wrongful death, personal injury, wrongful termination, divorce and business litigation cases. I have been qualified as an expert in the field of economics in the Hawaii Federal District, each of Hawaii's Circuit courts and Family Courts, arbitration hearings and various public/legislative hearings.

The Economic & Fiscal Impacts of the Jeep Seatac Bowl Game on Seattle, King County & the State of Washington, Prepared for Fritz Roling, co-owner of the bowl game, March 2001.

The Economic & Fiscal Impacts of a Vermont Renewable Energy Tax Credit, Prepared for NRG Systems, Hinesburg, Vermont, March 2001.

The Economic Impact of November 1996 and January 1997 Landslides on Makaha Valley Tower Residents, Prepared for Makaha Valley Tower Residents, March 2001.

The Socioeconomic Impact of a Big Island Prison, April 1998.

Hawaii Macadamia Nut Price Influencing Factors and Price Forecasts, Prepared for C. Brewer Homes, December 1997 and June 1998.

Hawaii Fish Farms – A Business Plan, Performed Economic Analysis on Business Plan Co-Authored by David K. Barclay, Arlo W. Fast, PhD and Brian Cole, November 1997.

The Technical and Economic Feasibility of Using Manganese Mine Tailings for Building and Other Useful Products, Co-Authored with Dr. John Wiltshire. January 1997.

The Economic Impacts of Riparian Nonpoint Pollution Control in Hawaii. Subcontract work with Bay Pacific Consulting, June 1996.

The Economic and Fiscal Impacts of the Hawaii Energy Conservation Income Tax Credit. Hawaii Solar Energy Association, County of Hawaii, February 1996-2000.

The Economic of Commercial Koa Culture. Office of Research and Development, County of Hawaii, January 1996.

Cost of Living Measures for COLA Determination. Oahu COLA Defense Committee, 1995.

The Economic Impacts of Workers' Compensation Reform in Hawaii. A study conducted for the Haku Alliance, January 1995.

The Economic Impacts of The East Mamala Bay Waste Water and Disposal Systems Upgrade, subcontracted by Belt Collins and Associates for the Department of Public Works, Division of Waste Water Treatment, City and Count of Honolulu. 1993.

Potential Year 2005 Employment Levels and distribution for Central and Leeward Oahu, Prepared for Mililani Town, Inc. By Community Resources, Inc. For Whom Worked as a Research Associate, (1985).

The Economic Impacts of the Kaneohe Bay Master Plan Recommendations, Prepared for the Kaneohe Bay Master Planning Task Force, Office of State Planning, State of Hawaii, January, 1992.

Site Selection Analysis - Kauai Agricultural Park, Prepared for the Department of Agricultural, State of Hawaii; work with Lucas Associates on sub-contract with R.M. Towill Corporation; January, 1992.

Big Island Catfish: A Business Plan and Review, Prepared for Aquatic Culture and Design, Co-authors Barclay, D. K., and A. W. Fast, April 1990.

Economic Viability of Diversified Agriculture in Hawaii, Principal Investigator for project, (1985).

An Analysis of the Structure and Equity of the State of Hawaii Organization of Police Officers Pay System, Principal Investigator for project, (1984).

A Land-Use Assessment for Molokai Ranch, Principal Investigator for Project, (1981).

An Analysis of Demand and Demand Characteristics of Aquaculture Products in Hawaii, Research Assistant, (1978).

The Economic Feasibility of an Agricultural Park for Bananas in Waimanalo, Hawaii, Research Assistant, (1978).

TEACHING AND INSTRUCTIONAL ACTIVITIES:**COURSES TAUGHT:**

<u>Term</u>	<u>Course</u>	<u>Title</u>	<u># Sections</u>		<u># Enrolled</u>
SPRG93	DS 305	Statistics for Business	2		55
FALL92	DS 305	Statistics for Business	3		90
SPRG92	DS 305	Computer Based Information Systems for Managers	3	90	
FALL91	DS 305	Computer Based Information Systems for Managers	3	90	
SPR91	BEC 352	Managerial Economics	2		88
FALL90	DS 305	Statistics for Business	2		65
SPR89	DS 350	Computer Based Information Systems for Managers	4	120	
FALL89	DS 350	Computer Based Information Systems for Managers	4	130	
SPR88	DS321	Operations Research in Business	1	35	
FALL88	DS 350	Computer Based Information Systems for Managers	3		110
FALL87	DS321	Operations Research in Business	1	30	
FALL87	DS350	Computer Based Information Systems for Managers	3		110
SPR87	DS321	Operations Research in Business	1	35	
FALL86	DS302	Business Statistics II	4		100
SPR86	DS350	Computer Based Information Systems for Managers	4		120
FALL85	DS 302	Business Statistics II	4		125

<u>Term</u>	<u>Course</u>	<u>Title</u>	<u># Sections</u>	<u># Enrolled</u>
SUM85	DS 302	Business Statistics II	2	70
FALL84	BEC353	Money, Banking and Financial Markets	3	105
SPR84	DS 301	Business Statistics I	1	30
FALL83	BEC353	Money, Banking and Finance Markets	2	60
SUM83	BEC353	Money, Banking and Financial Markets	1	35
	BEC201	Principles of Economics	1	35
	BEC351	Managerial Economics	1	25
	ECON122	Principles of MicroEconomics	1	35
SPR83	BEC122	Calculus for Business Decision Makers	1	35
FALL82	BEC121	Algebra for Business Decision Makers	1	35
SPR82	AM420	Operations Analysis	1	40
FALL82	AM420	Operations Analysis	1	80
AM405		Marketing Research Methodology	1	35
SPR81	AgEc630	Advanced Marketing	1	25
	AgEc415	Research Methodology	1	25
	AgEc121	Principles of Economics	1	100
FALL81	AgEc330	Marketing Methods	2	80
	AgEc121	Principles of Economics	2	100